Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
District of New Jersey	
Case number (If known):	Chapter you are filing under: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.		Erik First name M Middle name Regul Last name	Ashley First name M Middle name Regul Last name	
2.	All other names you have used in the last 8 years Include your married or maiden names.		Ashley M Andreotti	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - <u>3</u> <u>9</u> <u>2</u> <u>9</u> OR 9 xx - xx	xxx - xx - 0 3 9 6 OR 9 xx - xx	

NJ State lifferent from at the court viling address.	08611 ZIP Code	About Debtor 2 (Spouse (I have not used any bus Business name Business name EIN If Debtor 2 lives at a difference of the street of the s	rent address: State ZIP Code
NJ State	08611 ZIP Code	Business name Business name EIN If Debtor 2 lives at a difference of the street of	rent address: State ZIP Code
State lifferent fron at the court v	ZIP Code n the one will send	Business name EIN If Debtor 2 lives at a difference of the second of t	State ZIP Code
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State lifferent fron at the court v	ZIP Code n the one will send	Number Street City County If Debtor 2's mailing addr	State ZIP Code
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State lifferent fron at the court v	ZIP Code n the one will send	County If Debtor 2's mailing addr	
lifferent fron	n the one will send	County If Debtor 2's mailing addr	
at the court v	will send	If Debtor 2's mailing addr	ess is different from
at the court v	will send		ess is different from
		any notices to this mailing a	that the court will send
		Number Street	
		P.O. Box	
State	ZIP Code	City	State ZIP Code
		Check one:	
this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days thave lived in this district district.	before filing this petition, the longer than in any other
☐ I have another reason. Explain.			Explain.
-		(0 0011 = = = : : : : : :	١
opla	iin.	iin.	

Part 2: Tell the Court About Your Bankruptcy Case

7.	The chapter of the Bankruptcy Code you are choosing to file under	for Bank Chap Chap	ruptcy (Form 2010)). Also	n of each, see <i>Notice Req</i> o, go to the top of page 1 a		<i>§ 342(b) for Individuals Filing</i> opriate box.
8.	How you will pay the fee	local your subn with I nee Appl I req By la less pay	court for more details self, you may pay with nitting your payment of a pre-printed address. ed to pay the fee in inication for Individuals to uest that my fee be well, a judge may, but is than 150% of the officithe fee in installments)	about how you may pa cash, cashier's check, n your behalf, your atto stallments. If you choo to Pay The Filing Fee in vaived (You may reque not required to, waive tal poverty line that app	ay. Typically, if you or money order. It is option, so in Installments (Or est this option only your fee, and mailies to your familion, you must fill	If your attorney is the a credit card or check ign and attach the fficial Form 103A). If you are filing for Chapter 7, and you are income is your income is your and you are unable to out the Application to Have the
	Have you filed for bankruptcy within the last 8 years?	Distric	t		When	Case number Case number Case number
10.	affiliate? Dis	ebtor		When	Relations	nship to you Case number, if known Ship to you ase number, if known
11.	Do you rent your residence?	✓ No. Yes.	No. Go to line 12.			st You (Form 101A) and file it with

Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ✓ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. LYes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ✓ No property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property?

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: You must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 I am not required to receive a briefing about credit counseling because of: Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. Disability. My physical disability causes me to be unable to participate in a

About Debtor 2 (Spouse Only in a Joint Case):

Yo	u must check one:
/	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
	I received a briefing from an approved credit counseling agency within the 180 days before I

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

filed this bankruptcy petition, but I do not have a

certificate of completion.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about

credit counseling because of:

☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability	My physical disability causes me

lity. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

briefing in person, by phone, or

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

through the internet, even after I

Part 6: Answer These Que	stions for Reporting Purposes				
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expenses a		any exempt prop ailable to distribut	erty is excluded and e to unsecured creditors?	
18. How many creditors do you estimate that you owe?	☐ 1-49 ☑ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	on ion	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 mil	on ion	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below			oli oni Ale ek kle e liefe		
For you I have examined this petition, and I declare under penalty of perjury that the information provided is true are correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7.				e, under Chapter 7, 11,12, or 13	
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	✗ /s/ Erik M Regul				
	Signature of Debtor 1		Signature of Deb	otor 2	
	Executed on07/26/2019		Executed on	7/26/2019	
	MM / DD /YYYY				

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Robert Pinard	Date	07/26/2019	
Signature of Attorney for Debtor		MM / DD /YYYY	
Robert Pinard			
Printed name			
Pinard Law LLC			
Firm name			
37 Robbinsville-Allentown Road			
Number Street			
Suite 500			
Robbinsville	NJ	08691	
City	State	ZIP Code	
Contact phone (609) 571-5654	Email address rpinard	d@pinardlaw.com	
021062004	NJ		
Bar number	State	_	

Fill in this information to identify your case:						
Debtor 1	Erik M Regul					
-	First Name	Middle Name	Last Name			
Debtor 2	Ashley M Regul					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: District of New Jersey						
Case number	(If known)		_			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$ 0.00
1a. Copy line 55, Total real estate, from Schedule A/B	¥ <u></u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ <u>3,325.00</u>
1c. Copy line 63, Total of all property on Schedule A/B	\$ <u>3,325.00</u>
Irt 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ 0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+ \$69,246.58
Your total liabilities	\$ <u>69,246.58</u>
ort 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	*3 851 N3
Copy your combined monthly income from line 12 of Schedule I	\$ <u>3,851.03</u>
Schedule J: Your Expenses (Official Form 106J)	

t Name Middle Name Last Name

Case number (if known)_____

Part 4: Answer These Questions for Administrative and Statistical Records

6.	Are you f	iling for	bankruptcy und	ler Chapters	7, 11, or 13?
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No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☑ Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

6,701.28

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim
From Part 4 on <i>Schedule E/F</i> , copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$
9d. Student loans. (Copy line 6f.)	\$
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$
9g. Total. Add lines 9a through 9f.	\$

Fill in this information to identify y	our case and this	filing:			
Debter 1 Erik M Regul					
First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) Ashley M Regul First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: Di	istrict of New Jersey				
		• •			
Case Hulliber					Check if this is an
					amended filing
Official Form 106A/B					
Schedule A/B: I	- Property	/			12/15
In each category, separately list at category where you think it fits be responsible for supplying correct write your name and case number	est. Be as comple information. If mo (if known). Answ	te and accurate as possible. If ore space is needed, attach a s er every question.	two married people eparate sheet to thi	e are filing together, bo is form. On the top of a	th are equally
1. Do you own or have any legal or		Land, or Other Real Estate			
No. Go to Part 2.	. oquitable lilleres	any residence, building, la	a, or similar prop	orcy:	
Yes. Where is the property?		What is the property? Check	all that apply.	Do not de destre	ima av averretter. D. t
		Single-family home	,	Do not deduct secured cla	d claims on <i>Schedule D:</i>
1.1. Street address, if available, or o	other description	Duplex or multi-unit building		Creditors Who Have Clain	
		Condominium or cooperativ Manufactured or mobile hor		Current value of the entire property?	Current value of the portion you own?
		Land	ne -	\$	\$
		Investment property		Describe the nature of	of your ownership
City	State ZIP Code	☐ Timeshare		interest (such as fee the entireties, or a life	simple, tenancy by
		Under Who has an interest in the p	roporty? Chook one	the entireties, or a me	e estate), ii kilowii.
		Debtor 1 only	TOPERTY? Check one.	Check if this is co	mmunity property
County		Debtor 2 only			3,1-1,-3
, , , , , , , , , , , , , , , , , , ,		Debtor 1 and Debtor 2 only			
		At least one of the debtors a			
		Other information you wish property identification numl		em, such as local	
		property racinimoanter mann			
If you own or have more than one	, list here:	What is the property? Check a	II that apply.	Do not deduct secured cla	ims or exemptions. Put
1.2.		Single-family home		the amount of any secured Creditors Who Have Clain	d claims on <i>Schedule D:</i>
Street address, if available, or o	other description	Duplex or multi-unit building Condominium or cooperative		Current value of the	, , ,
		Manufactured or mobile hom		entire property?	portion you own?
		Land		\$	\$
		Investment property			
City	State ZIP Code	Timeshare Other		Describe the nature of interest (such as fee	
		Who has an interest in the pr	operty? Check one.	the entireties, or a life	
		Debtor 1 only	, 1 1, 2		
County		Debtor 2 only			
		Debtor 1 and Debtor 2 only		Check if this is co	mmunity property
		At least one of the debtors an	d another	(see instructions)	
		Other information you wish to property identification number		m, such as local	

Street address, if available, or other description City State ZIP Code	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one.	Do not deduct secured clathe amount of any secured Creditors Who Have Clain Current value of the entire property? Describe the nature clain interest (such as fee the entireties, or a life.)	d claims on Schedule D: ns Secured by Property. Current value of the portion you own? \$ of your ownership simple, tenancy by
County	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this ite property identification number:	(see instructions)	mmunity property
Add the dollar value of the portion you own for a you have attached for Part 1. Write that number I Part 2: Describe Your Vehicles	II of your entries from Part 1, including any entries		\$ <u>0.00</u>
Do you own, lease, or have legal or equitable interestyou own that someone else drives. If you lease a vehicles. 3. Cars, vans, trucks, tractors, sport utility vehicles. No Yes	le, also report it on Schedule G: Executory Contracts a		;
3.1. Make: Hyundai Model: Elantra GT	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured cla the amount of any secured Creditors Who Have Clair	d claims on <i>Schedule D:</i>
Year: 2016 Approximate mileage: 50,000	Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
Other information: Lease. See Schedule G.	☐Check if this is community property (see instructions)	\$_0.00	\$ 0.00
If you own or have more than one, describe here: 3.2. Make: Model:	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secure Creditors Who Have Clain	d claims on <i>Schedule D:</i>
Year:Approximate mileage:	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
Other information:	☐ Check if this is community property (see instructions)	\$	\$

	_ Make:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cla	d claims on <i>Schedule D:</i>
	Model:	Debtor 2 only	Creditors Who Have Clain	
	Year:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:	At least one of the debtors and another	entire property:	portion you own:
	Other information:	Check if this is community property (see	\$	\$
		instructions)		
	Melia	Who has an interest in the property? Check one.	Do not deduct secured cla	ims or exemptions. Put
	Make:	Debtor 1 only	the amount of any secured Creditors Who Have Claim	d claims on <i>Schedule D:</i>
	Model:	Debtor 2 only	Creditors Who have Claim	is Secured by Froperty.
	Year:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
	Other information:	Check if this is community property (see instructions)	\$	\$
	No Yes No Make: Model: Year: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the entire property?	d claims on <i>Schedule D:</i>
		Check if this is community property (see instructions)	\$	\$
lf y	you own or have more than one, list here:	W		
4.2	2. Make: Model:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured cla the amount of any secured Creditors Who Have Claim	d claims on <i>Schedule D:</i>
	Year: Other information:	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
		_	Ф	\$
		Check if this is community property (see instructions)	\$	Φ
		for all of your entries from Part 2, including any entries		\$ 0.00
yo	u nave attacned for Part 2. Write that num	ber here	7	

Do	you own or have any le	egal or equitable interest in any of the following items?	Current value of the portion you own?
6.	Household goods and	furnishings	Do not deduct secured claims or exemptions.
	Examples: Major appliar No Yes. Describe	nces, furniture, linens, china, kitchenware 2 TV's Couch Table Chairs 3 kids beds 1 bedroom set	\$_600.00
7.	Electronics		
		and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music electronic devices including cell phones, cameras, media players, games 2 small TV's (tube) 1 flat TV Nintendo Switch 2 LG phone	\$_675.00
8.	Collectibles of value	DVD's	_
	stamp, coin,	figurines; paintings, prints, or other artwork; books, pictures, or other art objects; or baseball card collections; other collections, memorabilia, collectibles	_
	✓ No ✓ Yes. Describe		\$_0.00
9.	Equipment for sports a	nd hobbies	
	and kayaks;	ographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes carpentry tools; musical instruments	
	✓ No ☐ Yes. Describe		\$_0.00
10	. Firearms		
		shotguns, ammunition, and related equipment	
	No Yes. Describe		\$0.00
11	Clothes		
		thes, furs, leather coats, designer wear, shoes, accessories	7
	☐ No ☑ Yes. Describe	Clothes for debtors and children	\$_400.00
12	. Jewelry		
	•	velry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	☐ No ☑ Yes. Describe	Wedding ring and band	\$ <u>350.00</u>
13	. Non-farm animals Examples: Dogs, cats, b	irds, horses	
	✓ No ☐ Yes. Describe		\$0.00
14	. Any other personal and	household items you did not already list, including any health aids you did not list	
	☑ No		
	Yes. Give specific information		\$
15		all of your entries from Part 3, including any entries for pages you have attached	\$2,025.00
	r art or write that H		

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes	\$
 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No □ Yes	
17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account:	- \$
18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Yes Institution or issuer name:	\$ \$ \$
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them	\$

20. Government and corporate bonds and other negotiable and non-negotiable instruments	
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.	
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.	
☑ No	
Yes. Give specific information about them	
Issuer name:	
	\$
	 \$
	•
21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
✓ No	
Yes. List each	
account separately. Institution name: Type of account:	
401(k) or similar plan:	\$
Pension plan:	<u> </u>
IRA:	
Retirement account:	
Keogh:	
Additional account:	
Additional account:	- \$
22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others	
☑ No	
Yes Institution name or individual:	
Electric:	\$
Gas:	\$
Heating oil:	\$
Rental unit:	\$
Prepaid rent:	\$
Telephone:	\$
Water:	\$
Rented furniture:	\$
Other:	\$
23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	
☑ No	
Yes Issuer name and description:	
	\$
	\$
	\$

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).		
Yes Institution name and description. Separately file the records of an	y interests.11 U.S.C. § 521(c	c):
		\$
		_
		- \$
25. Trusts, equitable or future interests in property (other than anything listed in line 1), and ri exercisable for your benefit	ghts or powers	\neg
✓ No		
Yes. Give specific information about them		\$0.00
mornation about them		Ψ
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements		
☑ No		
Yes. Give specific		\$0.00
information about them		\$0.00
27. Licenses, franchises, and other general intangibles		
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses,	, professional licenses	
☑ No		
Yes. Give specific information about them		\$0.00
momation about them		φ0.00
Money or property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you		
☑ No		
Yes. Give specific information	Federal:	\$ 0.00
about them, including whether you already filed the returns	State:	\$ 0.00
and the tax years	Local:	\$ 0.00
29. Family support		
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce s	settlement, property settleme	ent
☑ No		
Yes. Give specific information	Alimony:	\$ 0.00
	Maintenance:	\$ 0.00
	Support:	\$ 0.00
	Divorce settlement:	\$ <u>0.00</u>
	Property settlement:	\$ <u>0.00</u>
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pa	ay, workers' compensation,	
Social Security benefits; unpaid loans you made to someone else		
Yes. Give specific information		
·		\$0.00

31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No	
Yes. Name the insurance company Company name: Beneficiary:	Surrender or refund value:
of each policy and list its value	\$
	\$
	\$
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. I No	
Yes. Give specific information	<u>\$</u> 0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	
✓ No ☐ Yes. Describe each claim	_{\$} 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims	
☑ No	
Yes. Describe each claim	\$0.00
35. Any financial assets you did not already list	
₩ No	
Yes. Give specific information	\$0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	_{\$} 1,300.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any rea	al estate in Part 1.
37. Do you own or have any legal or equitable interest in any business-related property? ☑ No. Go to Part 6. ☐ Yes. Go to line 38.	
C p D	Current value of the cortion you own? To not deduct secured claims r exemptions.
38. Accounts receivable or commissions you already earned	
□No	
Yes. Describe	
\$.	

40. Machinery, fixtures, equipm	nent, supplies you use in business, and tools of your trade		
☐ No ☐ Yes. Describe			\$
41. Inventory No Yes. Describe			
42. Interests in partnerships or	joint ventures		
Yes. Describe Name	e of entity:	% of ownership:	\$
		% %	\$ \$
43. Customer lists, mailing lists	s, or other compilations		
	de personally identifiable information (as defined in 11 U.S.C. § 101(41A	\)) ?	
Yes. Describe			\$
44. Any business-related prope	erty you did not already list		
Yes. Give specific information			\$
			\$ \$
			\$
			\$
	of your entries from Part 5, including any entries for pages you have at er here	tached	<u>\$</u> 0.00
	rm- and Commercial Fishing-Related Property You Own or Ha an interest in farmland, list it in Part 1.	ave an Interest In	
46. Do you own or have any leg ✓ No. Go to Part 7. ✓ Yes. Go to line 47.	gal or equitable interest in any farm- or commercial fishing-related pro	perty?	
			Current value of the portion you own? Do not deduct secured claims or exemptions.
47. Farm animals <i>Examples</i> : Livestock, poultry,	, farm-raised fish		
☐ No ☐ Yes]
			\$

48. Crops—either growing or harvested			
No Yes. Give specific information			\$
49. Farm and fishing equipment, implements, machinery, fixtures	, and tools of trade		
☐ Yes			
50. Farm and fishing supplies, chemicals, and feed			\$
□ No			
Yes			
51. Any farm- and commercial fishing-related property you did no	ot already list		\$
☐ No ☐ Yes. Give specific	-		7
information			\$
52. Add the dollar value of all of your entries from Part 6, includir for Part 6. Write that number here		_	\$_0.00
for Part 6. Write that number here		7	
Part 7: Describe All Property You Own or Have a	n Interest in That	You Did Not List Above	
53. Do you have other property of any kind you did not already lis	st?		
Examples: Season tickets, country club membership No			
Yes. Give specific			
information			
54. Add the dollar value of all of your entries from Part 7. Write th	at number here	······	<u>\$ 0.00</u>
Part 8: List the Totals of Each Part of this Form			
55. Part 1: Total real estate, line 2			\$_0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	_	
57. Part 3: Total personal and household items, line 15	_{\$} 2,025.00	_	
58. Part 4: Total financial assets, line 36	\$ 1,300.00	_	
59. Part 5: Total business-related property, line 45	_{\$} 0.00	_	
60. Part 6: Total farm- and fishing-related property, line 52	\$_0.00	_	
61. Part 7: Total other property not listed, line 54	+ \$0.00	_	
62. Total personal property. Add lines 56 through 61	_{\$} 3,325.00	Copy personal property total ->	→ \$ 3,325.00
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$3,325.00

Fill in this in	formation to ider	tify your case:	
Debtor 1	Erik M Regul		
	First Name	Middle Name	Last Name
Debtor 2	Ashley M Regul		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for	the: District of New Jersey	
Case number (If known)			 ,

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt								
 Which set of exemptions are you claiming? You are claiming state and federal nonbank You are claiming federal exemptions. 11 U 	kruptcy exemptions. 11 U.S.C	, ,						
2. For any property you list on Schedule A/B th	nat you claim as exempt, fill	in the information below.						
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
	Copy the value from Schedule A/B	Check only one box for each exemption						
Household goods - 2 TV's Brief Couch description: Table Chairs 3 kids beds Line from 1 bedroom oot Schedule A/B: 6	\$_600.00	\$ 600.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)					
Electronics - 2 small TV's (tube) Brief 1 flat TV description: Nintendo Switch 2 LG phone Line from DVD's Schedule A/B: 7	\$ 675.00	\$ 675.00 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)					
Brief Clothing - Clothes for debtors and children description: Line from Schedule A/B: 11	\$_400.00	\$\frac{400.00}{100\% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(3)					
3. Are you claiming a homestead exemption or (Subject to adjustment on 4/01/22 and every 3 No Yes. Did you acquire the property covered No Yes	years after that for cases filed	. ,						

Pai	rt	2:	1
			_

Additional Page

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from	Amount of the exemption you claim Check only one box	Specific laws that allow exemption
	lavortes. Wadding sing and bond	Schedule A/B	for each exemption	
	ription:	\$ <u>350.00</u>	\$ 350.00 100% of fair market value, up t	11 USC § 522(d)(4)
Line Sche	edule A/B: 12		any applicable statutory limit	
Line	ription: from	\$ <u>1,300.00</u>	\$\frac{1,300.00}{100\% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522 (d)(5)
	edule A/B: 17.1			
	ription:	\$	\$ 100% of fair market value, up to	0
Line Sche	from edule A/B:		any applicable statutory limit	
Brief desc	ription:	\$	\$	
Line Sche	from edule A/B:		100% of fair market value, up to any applicable statutory limit	0
Brief	ription:	\$	\$100% of fair market value, up to	
Line Sche	from edule A/B:		any applicable statutory limit	
Brief desc	ription:	\$	 \$	
Line Sche	from edule A/B:		100% of fair market value, up to any applicable statutory limit	0
Brief desc	ription:	\$	\$ \$ 100% of fair market value, up to	
Line Sche	from edule A/B:		any applicable statutory limit	0
Brief	ription:	\$	\$ \$0% of fair market value, up to any applicable statutory limit	0
Line Sche	from edule A/B:		any applicable statutory limit	
Brief	ription:	\$	\$100% of fair market value, up to	0
Line Sche	from edule A/B:		any applicable statutory limit	
Brief desc	ription:	\$	\$	
Line Sche	from edule A/B:		100% of fair market value, up t any applicable statutory limit	J
Brief desc	ription:	\$	\$100% of fair market value, up to any applicable statutory limit)
Line Sche	from edule A/B:		ату аррисаыс зашилу шти	
Brief desc	ription:	\$	\$100% of fair market value, up to	
Line Sche	from edule A/B:		any applicable statutory limit	

Fill in this information to identify you	ir case.	1			
	ii case.				
Debtor 1 Erik M Regul First Name	Middle Name Last Name				
Debtor 2 Ashley M Regul (Spouse, if filing) First Name	Middle Name Last Name				
United States Bankruptcy Court for the: Distr	ict of New Jersey				
Case number					
(If known)				Check i amende	f this is an
				amende	ou ming
Official Form 106D					
Schedule D: Credit	ors Who Have Claims	Secure	ed by Prop	erty	12/15
	sible. If two married people are filing together				
additional pages, write your name an	, copy the Additional Page, fill it out, number id case number (if known).	the entries, a	and attach it to this	iorm. On the top of	any
4. Do anni anaditana harra alaima assar	mad by common anti-2				
 Do any creditors have claims secu No. Check this box and submit th 	is form to the court with your other schedules. You	ou have nothi	na else to report on t	his form.	
✓ Yes. Fill in all of the information b			ng cled to report on t		
Part 1: List All Secured Claims					
2. List all secured claims. If a creditor	has more than one secured claim, list the credito	or separately	Column A Amount of claim	Column B Value of collateral	Column C Unsecured
for each claim. If more than one cred	litor has a particular claim, list the other creditors	in Part 2.	Do not deduct the	that supports this	portion
	n alphabetical order according to the creditor's n	ame.	value of collateral.	claim	If any
2.1 FAIR	Describe the property that secures the c	laim:	\$_Unknown	\$_0.00	\$_Unknown_
Creditor's Name	2016 Hyundai Elantra GT - \$0.00				
PO BOX 206536					
Number Street					
	As of the date you file, the claim is: Chec	k all that apply.			
Dallas TX 7532	0 Contingent				
City State ZIP Co					
Who owes the debt? Check one.	Disputed				
Debtor 1 only Debtor 2 only	Nature of lien. Check all that apply.				
Debtor 1 and Debtor 2 only	An agreement you made (such as mortgat car loan)	ge or secured			
At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's	s lien)			
☐ Check if this claim relates to a	☐ Judgment lien from a lawsuit☐ Other (including a right to offset)				
community debt Date debt was incurred	Last 4 digits of account number 2748		-		
2.2	Describe the property that secures the c	laim:	\$	\$	\$
Creditor's Name					
Orditor 3 Name					
Number Street					
	As of the date you file, the claim is: Chec	k all that annly			
	Contingent	k all triat apply.			
City State ZIP Co	- Offiquidated				
Who owes the debt? Check one.	☐ Disputed				
☐ Debtor 1 only ☐ Debtor 2 only	Nature of lien. Check all that apply.				
Debtor 1 and Debtor 2 only	An agreement you made (such as mortgat car loan)	ge or secured			
At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's	s lien)			
☐ Check if this claim relates to a	Judgment lien from a lawsuit				
community debt Date debt was incurred	Other (including a right to offset) Last 4 digits of account number		_		
	es in Column A on this page. Write that numl	per here:	\$ <u>0.00</u>		

Dobtor	1	

Erik M Regul			
First Name	Middle Name	Last Name	

Case number	(if known)					

Dart 2.	List Others to	Re Notified f	or a Dobt That	You Already Lister
Part /:	TISL Unners to	be wonned i	ora Debi inai	TOU AIREAUV LISTE

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

 notined for any debts in Part 1, do not fin o	at or sublinit th	ns page.	
			On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Street			
City	Ctata	ZID Code	
City	State	ZIP Code	On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Street			
City	State	ZIP Code	
			On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Street			
- <u></u>			
01	Obsta	7/0.0.1	
City	State	ZIP Code	On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Street			
City	State	ZIP Code	
			On which line in Part 1 did you enter the creditor? Last 4 digits of account number
Name			Last 7 digits of account number
Street			
City	State	ZIP Code	
,			On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Street			
City	State	ZIP Code	

Fill	in this in	formation to identify yo	our case:					
Deb	otor 1	Erik M Regul First Name	Middle Name	Last Name				
Deb	otor 2	Ashley M Regul	imadic Name	Eddt Hamo				
	ouse, if filing)	First Name	Middle Name	Last Name				
Unit	ted States E	Bankruptcy Court for the: Di	strict of New Jerse	/			_	
Cas	se number							k if this is an
	(nown)						amen	ded filing
		orm 106E/F						
Sc	hedu	ıle E/F: Cred	ditors W	ho Have Unsect	ured Claim	าร		12/15
List to A/B: cred need	the other Property itors with led, copy additional	party to any executory (Official Form 106A/B) partially secured claim	contracts or ur and on <i>Schedu</i> ns that are listed t out, number the ne and case num	,	t in a claim. Also lis Unexpired Leases (G Have Claims Secur	st executory co Official Form 10 ed by Property	ntracts on <i>Sc</i> 06G). Do not i . If more spac	chedule nclude any e is
		editors have priority un						
	☑ No. Go ☑ Yes.	-	secureu ciaiiis	against you:				
2. L e n	ist all of ach claim conpriority	listed, identify what type amounts. As much as po	of claim it is. If a ossible, list the cl	ditor has more than one priority und claim has both priority and nonprialms in alphabetical order accordivers. If more than one creditor ho	iority amounts, list th	at claim here an ame. If you have	d show both p more than tw	riority and o priority
(For an exp	planation of each type of	claim, see the in	structions for this form in the instr	uction booklet.)	-	5	N
						Total claim	Priority amount	Nonpriority amount
2.1							_	_
	Priority Cred	litor's Namo		Last 4 digits of account number		\$	\$	\$
	Thomas Orca	itor 3 Name		When was the debt incurred?				
	Number	Street						
				As of the date you file, the claim	is: Check all that apply	<i>'</i> .		
	City	State	ZIP Code	Contingent				
	•	rred the debt? Check one		Unliquidated Disputed				
	Debtor		•	Type of PRIORITY unsecured	claim:			
	☐ Debtor	•		Domestic support obligations				
		1 and Debtor 2 only		☐ Taxes and certain other debts yo	u owe the government			
	At leas	t one of the debtors and and	ther	Claims for death or personal inju	_			
	☐ Check	if this claim is for a com	nmunity debt	intoxicated				
	Is the cla	im subject to offset?		Other. Specify				
	□No							
2.2	Yes			Last 4 digits of account number		\$	¢	¢
	Priority Cred	ditor's Name		When was the debt incurred?		Ψ	_ Ψ	_ Ψ
	Number	Street		As of the date you file, the claim	is: Check all that annly	,		
				Contingent	i i i i i i i i i i i i i i i i i i i	•		
				Unliquidated				
	City	State	ZIP Code	Disputed				
		urred the debt? Check one	Э.		alaim.			
	Debtor	r 1 only r 2 only		Type of PRIORITY unsecured	ciaim:			
	_	1 2 only		Domestic support obligations				
	_	st one of the debtors and and	other	☐ Taxes and certain other debts yo	-			
	_	k if this claim is for a con		Claims for death or personal injuintoxicated	ry while you were			
		im subject to offset?		Other. Specify				
	No	an subject to onset?						
	Voc							

\square	htor	1

Part 2.		
		ο.
		-

3.	Do any creditors have nonpriority unsecured on No. You have nothing to report in this part. Surely Yes	• •			
4.	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor separ included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each claim	. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
	A 1 Collections Svc				Total claim
4.1			Last 4 digits of account number	49**	700.00
	Nonpriority Creditor's Name		•		_{\$} 728.00
	2297 State Highway 33 St		When was the debt incurred?	2018	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Hamilton Square NJ	08690	☐ Contingent	,	
	City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.		Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 2 only		☐ Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separ	ration agreement or divorce	
	_		that you did not report as priority Debts to pension or profit-sharing		
	Check if this claim is for a community debt		Debts to pension or profit-sharing Other. Specify	g plans, and other similar debts	
	Is the claim subject to offset?		— Other: opeony		
	✓ No Yes Yes Yes ✓ No Yes ✓ No Yes ✓ No Yes ✓ No No ✓				
4.2	Ahf		Last 4 digits of account number	7136	\$ 0.00
1.2	1		When was the debt incurred?	2010	Ψ_0.00
	Nonpriority Creditor's Name 201 Little Falls Dr				
	Number Street				
	Namber Check		As of the date you file, the claim	is: Check all that apply.	
	Wilmington DE	19808-1674	Contingent		
	City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one. ☐ Debtor 1 only		Disputed	und alaims	
	Debtor 2 only		Type of NONPRIORITY unsecu	irea ciaim:	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separ	ration agreement or divorce	
	☐ At least one of the debtors and another		that you did not report as priority	claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing Other. Specify	g plans, and other similar debts	
	Is the claim subject to offset?		Utilet. Specify		
	✓ No				
	☐ Yes American Honda Finance				
4.3			Last 4 digits of account number	6843	_{\$} 3,149.00
	Nonpriority Creditor's Name		When was the debt incurred?	2012	Ψ <u>σ, ε το το σ</u>
	201 Little Falls Dr				
	Number Street		As of the date you file, the claim	ie: Check all that apply	
	Wilmington DE	19808		19. Check all that apply.	
	9	ZIP Code	Contingent		
	City State Who incurred the debt? Check one.		☐ Unliquidated☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	ıred claim.	
	☑ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		Student loans		
	☐ At least one of the debtors and another		Obligations arising out of a separate		
			that you did not report as priority		
	Check if this claim is for a community debt		□ Debts to pension or profit-sharing□ Other. Specify	g pians, and other similar debts	
	Is the claim subject to offset?		— Other, opening		
	Yes				

D۵	htor	1

Case number (if known)

Da	9	н
Рα	~	н

	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes	_		
	nonpriority unsecured claim, list the creditor separ	ately for each o	cal order of the creditor who holds each claim. If a creditor has claim. For each claim listed, identify what type of claim it is. Do not im, list the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.4	Apothaker Scian P.C.		Last 4 digits of account number	
	Nonpriority Creditor's Name		Last 4 digits of account number	\$ Unknown
	520 Fellowship Road		When was the debt incurred?	
	Number Street C306			
			As of the date you file, the claim is: Check all that apply.	
	Mount Laurel NJ	08054	_	
	City State	ZIP Code	Contingent Unliquidated	
	Who incurred the debt? Check one.		☐ Uniquidated ☑ Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts Other. Specify Law firm for judgment creditor Cavalry SP	V. I. LLC as
	Is the claim subject to offset?		assignee of synchrony bank	
	✓ No			
4 -	☐ Yes Bank Of America		0017	F F01 00
4.5	Bank Of America		Last 4 digits of account number 3217	\$5,521.00
	Nonpriority Creditor's Name Po Box 982238		— When was the debt incurred? 2011	
	Number Street		_	
			As of the date you file, the claim is: Check all that apply.	
	El Paso TX	79998	Contingent	
	City State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	☐ At least one of the debtors and another		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Chack if this claim is far a community daht		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim is for a community debt		✓ Other. Specify	
	Is the claim subject to offset?			
	✓ No			
4.6	Barclays Bank Delaware		Last 4 digits of account number ****	\$0.00
	Nonpriority Creditor's Name		When was the debt incurred? 2015	φ <u>σ.σσ</u>
	Po Box 8803			
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Wilmington DE	19899	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims	
	•		□ Debts to pension or profit-sharing plans, and other similar debts☑ Other. Specify	
	Is the claim subject to offset?		Outer. Opedity	
	Yes			

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Case number (if known)	

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	Do any creditors have nonpriority unsecured claims again No. You have nothing to report in this part. Submit this for Yes		
	nonpriority unsecured claim, list the creditor separately for ea	betical order of the creditor who holds each claim. If a creditor has ch claim. For each claim listed, identify what type of claim it is. Do not claim, list the other creditors in Part 3.If you have more than three nor	list claims already
			Total claim
4.7	CAC	Last 4 digits of account number	
	Nonpriority Creditor's Name	Last 4 digits of account number	<u>\$</u> 266.20
	2300 Gettysburg Rd	When was the debt incurred?	
	Number Street Suite 102		
	Suite 102	As of the date you file, the claim is: Check all that apply.	
	Camp Hill PA 17011	<u> </u>	
	City State ZIP Code	Contingent	
	Who incurred the debt? Check one.	☐ Unliquidated ☑ Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	✓ Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	☐ Check if this claim is for a community debt	 □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Medical Services 	
	Is the claim subject to offset?		
	✓ No Yes		
4.8	Caine Weiner	Last 4 digits of account number 916*	\$ 374.00
	<u></u>	——— When was the debt incurred? 2015	-
	Nonpriority Creditor's Name Po Box 55848		
	Number Street	As of the date you file the plains in Oberland that are he	
		As of the date you file, the claim is: Check all that apply.	
	Sherman Oaks CA 91413	Contingent	
	City State ZIP Code Who incurred the debt? Check one.	□ Unliquidated □ Disputed	
	Debtor 1 only		
	☑ Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only	 ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce 	
	☐ At least one of the debtors and another	that you did not report as priority claims	
	☐ Check if this claim is for a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes		
4.9	Cap One	Last 4 digits of account number ***8	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred? 2006	Ψ
	Pob 978		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wood Dale IL 60191	Contingent	
	City State ZIP Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Case number (if known)

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	Do any creditors have nonpriority unsecured on No. You have nothing to report in this part. Sure Yes	_			
	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each	claim. For each claim listed, identify wha	at type of claim it is. Do not	list claims already
					Total claim
4.10	Cavalry Portfolio Serv		Last 4 digits of account number	81**	
	Nonpriority Creditor's Name				_{\$} 775.00
	Po Box 27288		When was the debt incurred?	<u>2016</u>	
	Number Street				
			As of the date you file, the claim	is: Chook all that apply	
	Tempe AZ	85285	<u></u>	is. Check all that apply.	
	City State	ZIP Code	Contingent		
	Who incurred the debt? Check one.		Unliquidated		
	Debtor 1 only		Disputed	wed alaims	
	Debtor 2 only		Type of NONPRIORITY unsecu	red Claim:	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separate	ation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Credit Card De	DI	
	✓ No				
	Yes				
4.11	Cb Indigo		Last 4 digits of account number	5521	\$ <u>0.00</u>
	Nonpriority Creditor's Name			2018	
	, ,				
	Number Street		As of the date you file, the claim	is: Check all that apply.	
			Contingent		
	City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	ZIP Code	Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	red claim:	
	Debtor 2 only		☐ Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separate	ation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify		
	✓ No				
4 4 0	Yes				
4.12	Cb/Vicscrt		Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name		When was the debt incurred?	2012	•
	220 W Schrock Rd				
	Number Street		A	in Object all that and	
		10001	As of the date you file, the claim	is: Check all that apply.	
	Westerville OH City State	43081 ZIP Code	Contingent		
	Who incurred the debt? Check one.	0000	Unliquidated		
	Debtor 1 only		Disputed	and alaba	
	Debtor 2 only		Type of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separathat you did not report as priority		
	\square Check if this claim is for a community debt		Debts to pension or profit-sharing		
	Is the claim subject to offset?		✓ Other. Specify		
	✓ No				
	Yes				

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Case number (if known)

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3.	Do any creditors have nonpriority unsecured of No. You have nothing to report in this part. Surves				
4.	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each clai	im. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
					Total claim
4.1	Citi/Cbna		Last 4 digits of account number	1310	
	Nonpriority Creditor's Name				\$ <u>0.00</u>
	Po Box 6497		When was the debt incurred?	2006	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Sioux Falls SD	57117-6497	_	, , , , , , , , , , , , , , , , , , , ,	
	City State	ZIP Code	☐ Contingent☐ Unliquidated		
	Who incurred the debt? Check one.		Disputed		
	Debtor 1 only		Type of NONPRIORITY unsect	ured claim:	
	Debtor 2 only		☐ Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a sepa	ration agreement or divorce	
	At least one of the debtors and another		that you did not report as priority	claims	
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharin☑ Other. Specify	g plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify		
	✓ No				
	Yes				
4.1	Commercial Acceptance		Last 4 digits of account number		<u>\$</u> 266.00
	Nonpriority Creditor's Name		When was the debt incurred?	2018	
	2300 Gettysburg Rd		_		
	Number Street		As of the date you file, the claim	is: Check all that apply.	
	Camp Hill PA	17011	Contingent		
	Camp Hill PA City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.		☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsec	ured claim:	
	✓ Debtor 2 only✓ Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		Obligations arising out of a sepa		
			that you did not report as priority Debts to pension or profit-sharin		
	Check if this claim is for a community debt		Other. Specify	3 F G G	
	Is the claim subject to offset?				
	Yes				
4.1			Last 4 digits of account number		40.74
			When was the debt incurred?		\$ <u>13.74</u>
	Nonpriority Creditor's Name PO Box 872168		was the dept incurred?		
	Number Street		_		
			As of the date you file, the claim	is: Check all that apply.	
	Kansas City MO	64187	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		✓ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsec	ured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		Obligations arising out of a sepa		
	☐ Check if this claim is for a community debt		that you did not report as priority Debts to pension or profit-sharin		
	Is the claim subject to offset?		Other. Specify Medical Service	es	
	No				
	Yes				

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Case number (if known)

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3.	Do any creditors have nonpriority unsecured No. You have nothing to report in this part. So Yes	_	•		
4.	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each	claim. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
					Total claim
4.1	6 Crdtonebnk		Last 4 digits of account number	4669	
	Nonpriority Creditor's Name				<u>\$0.00</u>
	585 S. Pilot Street		When was the debt incurred?	2017	
	Number Street				
			As of the date you file, the claim	is: Check all that apply	
	Las Vegas NV	89119	_	To Tonour an trial appry.	
	City State	ZIP Code	Contingent		
	Who incurred the debt? Check one.		☐ Unliquidated ☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsect	ırad claim:	
	Debtor 2 only		Student loans	ileu ciaiiii.	
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separ	ration agreement or divorce	
	At least one of the debtors and another		that you did not report as priority	claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify		
	✓ No				
	Yes				
4.1	Credit Collection Services		Last 4 digits of account number		\$ <u>0.00</u>
	Nonpriority Creditor's Name		When was the debt incurred?		
	725 Canton Street				
	Number Street		As of the date you file, the claim	is: Check all that apply	
				13. Oncok all that appry.	
	Norwood MA	02062	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated Disputed		
	Debtor 1 only		Type of NONPRIORITY unsect	rad alaim:	
	Debtor 2 only		Student loans	ireu ciaiiii.	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separ	ration agreement or divorce	
	At least one of the debtors and another		that you did not report as priority	claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Credit Card De	IO:	
	✓ No				
	Yes				
4.18	Gredit Corp Solutions		Last 4 digits of account number	3727	\$809.00
	Nonpriority Creditor's Name		When was the debt incurred?	2015	\$003.00
	121 W Election Rd Ste 20				
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Draper UT	84020	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecu	ured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		Obligations arising out of a separate		
	☐ Check if this claim is for a community debt		that you did not report as priority Debts to pension or profit-sharing		
	Is the claim subject to offset?		U Other. Specify	y pians, and other similar debts	
	No				
	Yes				

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Case number (if known)

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	 Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes 					
	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor separ included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	ately for each	claim. For each claim listed, identify what	at type of claim it is. Do not	list claims already	
					Total claim	
4.19	Credit One Bank Na		Last 4 digits of account number	2697		
	Nonpriority Creditor's Name				<u>\$0.00</u>	
	Po Box 98875		When was the debt incurred?	2016		
	Number Street					
			As of the date you file, the claim	is: Check all that apply		
	Las Vegas NV	89193		is. Oneck all that apply.		
	City State	ZIP Code	Contingent			
	Who incurred the debt? Check one.		☐ Unliquidated☐ Disputed			
	Debtor 1 only		Type of NONPRIORITY unsecu	urad alaim:		
	Debtor 2 only		Student loans	ireu ciaiiri.		
	Debtor 1 and Debtor 2 only		Obligations arising out of a separ	ation agreement or divorce		
	At least one of the debtors and another		that you did not report as priority	· ·		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	g plans, and other similar debts		
	Is the claim subject to offset?		Other. Specify			
	✓ No					
	Yes					
4.20	Erc		Last 4 digits of account number	8***	\$ 162.00	
	Nonpriority Creditor's Name		When was the debt incurred?	2014		
	. , . ,					
	Number Street		As of the date you file, the claim	is: Check all that apply.		
			Contingent			
	City State	ZIP Code	Unliquidated			
	Who incurred the debt? Check one.	ZIF Code	Disputed			
	Debtor 1 only		Type of NONPRIORITY unsecu	red claim:		
	Debtor 2 only		Student loans			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separ	ation agreement or divorce		
	_		that you did not report as priority			
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing☑ Other. Specify	g plans, and other similar debts		
	Is the claim subject to offset?		Cuter. Opening			
	✓ No					
4.04	Yes			0050		
4.21	Fia Card Services		Last 4 digits of account number		_{\$} 0.00	
	Nonpriority Creditor's Name		When was the debt incurred?	2000	-	
	Po Box 982238					
	Number Street			in Observation that are the		
	FI Date TV	70000	As of the date you file, the claim	is: Check all that apply.		
	El Paso TX City State	79998 ZIP Code	Contingent			
	Who incurred the debt? Check one.	Z.ii 0000	Unliquidated			
	Debtor 1 only		Disputed			
	Debtor 2 only		Type of NONPRIORITY unsecu	ired claim:		
	Debtor 1 and Debtor 2 only		Student loans			
	At least one of the debtors and another		Obligations arising out of a separ that you did not report as priority			
	\square Check if this claim is for a community debt		Debts to pension or profit-sharing			
	Is the claim subject to offset?		✓ Other. Specify			
	✓ No					
	Yes					

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3.	Do any creditors have nonpriority unsecure No. You have nothing to report in this part. Yes	_	_		
4.	List all of your nonpriority unsecured claims nonpriority unsecured claim, list the creditor se included in Part 1. If more than one creditor hol claims fill out the Continuation Page of Part 2.	parately for eacl	h claim. For each claim listed, identify wha	at type of claim it is. Do not	list claims already
	7				Total claim
4.22	<u>-</u> ∐		Last 4 digits of account number	9837	_{\$} 6,370.00
	Nonpriority Creditor's Name			2015	\$ 6,370.00
	5050 Kingsley Dr Number Street			2010	
	Namber				
	Cincinnati OH	45227	As of the date you file, the claim	is: Check all that apply.	
	City State	ZIP Code	Contingent		
	Who incurred the debt? Check one.		Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only		Student loansObligations arising out of a separa	ation agreement or diverse	
	At least one of the debtors and another		that you did not report as priority	claims	
	☐ Check if this claim is for a community deb	t	☐ Debts to pension or profit-sharing ☐ Other. Specify	plans, and other similar debts	
	Is the claim subject to offset?				
	✓ No				
4.00	☐ Yes Fth3rd Bk			0507	_{\$} 6,370.00
4.23	T thord BK		Last 4 digits of account number		\$ <u>0,370.00</u>
	Nonpriority Creditor's Name		When was the debt incurred?	2015	
	5050 Kingsley Drive, Md 1moc2n Number Street				
	Number Street		As of the date you file, the claim	is: Check all that apply.	
	Cincinnati OH	45263	Contingent		
	City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.		☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	red claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		Obligations arising out of a separa		
			that you did not report as priority of Debts to pension or profit-sharing		
	Check if this claim is for a community deb	τ	Other. Specify	plans, and other similar debts	
	Is the claim subject to offset?				
	✓ No Yes				
4.24	1				
т. С	Genomind, Inc.		Last 4 digits of account number		\$300.00
	Nonpriority Creditor's Name		When was the debt incurred?		
	2200 Renaissance Blvd				
	Number Street Suite 100		As of the date you file, the claim	is: Check all that apply.	
	King Of Prussia PA	19406	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separa		
	☐ Check if this claim is for a community deb	t	that you did not report as priority of Debts to pension or profit-sharing		
	Is the claim subject to offset?		Other. Specify Medical Service	es	
	No Yes				

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3.	Do any creditors have nonpriority unsecur No. You have nothing to report in this part Yes	•	•	
4.	nonpriority unsecured claim, list the creditor s	eparately for eac olds a particular o	etical order of the creditor who holds each claim. If a creditor has the claim. For each claim listed, identify what type of claim it is. Do not claim, list the other creditors in Part 3.If you have more than three no	list claims already
	1			Total claim
4.25	Helm Assocs Nonpriority Creditor's Name		Last 4 digits of account number 4025	_{\$} 6,627.00
	801 Bristol Pike		When was the debt incurred? 2018	Ψ,-
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Croydon PA	19021	Contingent	
	City State	ZIP Code	☐ Unliquidated	
	Who incurred the debt? Check one.		Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	_		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	☐ Check if this claim is for a community de	ebt	✓ Other. Specify	
	Is the claim subject to offset?		_ cais opcomy	
	✓ No			
	Yes Credit			0.00
4.26	Inspire Federal Credit			\$ <u>0.00</u>
	Nonpriority Creditor's Name		When was the debt incurred? 2007	
	3 Friends Ln			
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Newtown PA	18940	☐ Contingent ☐ Unliquidated	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community de	ebt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify	
	✓ No			
	Yes			
4.27	, Iq Data International		Last 4 digits of account number 4458	0.000.00
			When was the debt incurred? 2018	\$3,232.00
	Nonpriority Creditor's Name Po Box 3568		When was the dest mounted.	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Everett WA	98213	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community do	aht	that you did not report as priority claims	
	•		 □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify 	
	Is the claim subject to offset?		Unier. Specify	
	Yes			
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	 Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes 					
	List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.					
						Total claim
4.28	Jpmcb Card			Last 4 digits of account number	***	
	Nonpriority Creditor's Name			Last 4 digits of account number		<u>\$</u> 0.00
	Po Box 15298			When was the debt incurred?	2004	
	Number Street					
				As of the date you file, the claim is: Check all that apply.		
	Wilmington [DΕ	19850		15. Check all that apply.	
	City S	tate	ZIP Code	Contingent		
	Who incurred the debt? Check one.			Unliquidated		
	Debtor 1 only			☐ Disputed Type of NONPRIORITY unsecu	urad alaim:	
	Debtor 2 only			Student loans	irea ciaim:	
	Debtor 1 and Debtor 2 only			☐ Obligations arising out of a separ	ration agreement or divorce	
	☐ At least one of the debtors and another			that you did not report as priority		
	☐ Check if this claim is for a communit	y debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?			Other. Specify		
	✓ No					
	Yes					
4.29	Kay			Last 4 digits of account number	***	<u>\$0.00</u>
	Nonpriority Creditor's Name			When was the debt incurred?	2002	
	375 Ghent Rd.					
	Number Street			As of the date you file, the claim is: Check all that apply.		
				☐ Contingent		
		OH State	44333-2668 ZIP Code	☐ Unliquidated		
	Who incurred the debt? Check one.		ZIF Code	☐ Disputed		
	Debtor 1 only			Type of NONPRIORITY unsecured claim:		
	Debtor 2 only			☐ Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		☐ Obligations arising out of a separation agreement or divorce			
				that you did not report as priority claims		
	☐ Check if this claim is for a communit	y debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify		
	Is the claim subject to offset?			Other. Specify		
4.30	Yes				1507	
Ŧ.JU	Lead Bank			Last 4 digits of account number		\$ <u>486.00</u>
	Nonpriority Creditor's Name	Nonpriority Creditor's Name		When was the debt incurred? 2019		
	D And 3rd Streets					
	Number Street			As of the date you file, the claim	is: Check all that apply	
	Garden City N	/O	64747	<u> </u>	ior oncor an mar appriy.	
	City	State	ZIP Code	☐ Contingent☐ Unliquidated		
	Who incurred the debt? Check one.			Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	ıred claim.		
	Debtor 2 only Debtor 1 and Debtor 2 only			Student loans		
	At least one of the debtors and another			 ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce 		
	_			that you did not report as priority		
	☐ Check if this claim is for a communit	y debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?			Other. Specify		
	✓ No					
	☐ Yes					

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Case number (if known)

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3.	 Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes 					
	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor separ included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	ately for each	claim. For each claim listed, identify wha	at type of claim it is. Do not	list claims already	
					Total claim	
4.31	Loancare Servicing Ctr		Last 4 digits of account number	8938		
	Nonpriority Creditor's Name				_{\$} Unknown	
	3637 Sentara Way		When was the debt incurred?	2011		
	Number Street					
			As of the date you file, the claim	is: Chook all that apply		
	Virginia Beach VA	23452	As of the date you me, the claim	is. Check all that apply.		
	City State	ZIP Code	Contingent			
	Who incurred the debt? Check one.		Unliquidated			
	Debtor 1 only		Disputed	und alaim.		
	Debtor 2 only		Type of NONPRIORITY unsecu ☐ Student loans	ired Claim:		
	☐ Debtor 1 and Debtor 2 only		Obligations arising out of a separ	ation agreement or divorce		
	At least one of the debtors and another		that you did not report as priority	claims		
	☐ Check if this claim is for a community debt		□ Debts to pension or profit-sharing☑ Other. Specify Mortgage	plans, and other similar debts		
	Is the claim subject to offset?		Other. Specify mongage			
	✓ No					
	Yes					
4.32	Lvnv Funding Llc		Last 4 digits of account number		\$ <u>835.00</u>	
	Nonpriority Creditor's Name		When was the debt incurred?	2017		
	Po Box 1269					
	Number Street		As of the date you file, the claim	is: Check all that apply.		
				,		
	Greenville SC	29602	Contingent Unliquidated			
	City State Who incurred the debt? Check one.	ZIP Code	☐ Disputed			
	Debtor 1 only		Type of NONPRIORITY unsecu	red claim:		
	Debtor 2 only		Student loans			
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce			
	At least one of the debtors and another		that you did not report as priority	that you did not report as priority claims		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?		Other. Specify			
	☑ No					
4.00	Yes					
4.33	Lvnv Funding Llc		Last 4 digits of account number	2697	_{\$} 798.00	
	Nonpriority Creditor's Name		When was the debt incurred?	2017	•	
	Po Box 1269					
	Number Street			in Charle all that analy		
	0 "	2222	As of the date you file, the claim	is: Check all that apply.		
	Greenville SC City State	ZIP Code	Contingent			
	Who incurred the debt? Check one.	211 0000	Unliquidated			
	Debtor 1 only		Disputed			
	Debtor 2 only		Type of NONPRIORITY unsecu	red claim:		
	Debtor 1 and Debtor 2 only		Student loans			
	At least one of the debtors and another		Obligations arising out of a separ that you did not report as priority			
	\square Check if this claim is for a community debt		Debts to pension or profit-sharing	plans, and other similar debts		
	Is the claim subject to offset?		Other. Specify Credit Card Debt			
	✓ No					
	Yes					

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	Do any creditors have nonpriority unsection. You have nothing to report in this purely Yes					
	List all of your nonpriority unsecured clanonpriority unsecured claim, list the credito included in Part 1. If more than one credito claims fill out the Continuation Page of Par	r sepai r holds	ately for each cla	aim. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
4.04	Nee Dusiness Coss Inc					Total claim
4.34				Last 4 digits of account number	597*	_{\$} 2,300.00
	Nonpriority Creditor's Name 9428 Baymeadows Rd Ste 2			When was the debt incurred?	2015	\$ <u></u>
	Number Street		_			
	Jacksonville FI	_	32256	As of the date you file, the claim	is: Check all that apply.	
	City Sta		ZIP Code	Contingent		
	Who incurred the debt? Check one.			Unliquidated		
	Debtor 1 only			☐ Disputed Type of NONPRIORITY unsect	urod claim:	
	Debtor 2 only			Student loans	ureu ciaiiii.	
	Debtor 1 and Debtor 2 only			Obligations arising out of a sepa	ration agreement or divorce	
	At least one of the debtors and another			that you did not report as priority		
	☐ Check if this claim is for a community	debt		Debts to pension or profit-sharin	g plans, and other similar debts	
	Is the claim subject to offset?			Other. Specify		
	✓ No					
	Yes					
4.35	Online Collections			Last 4 digits of account number	8982	\$ <u>439.00</u>
	Nonpriority Creditor's Name			— When was the debt incurred?	2017	
	Po Box 1489					
	Number Street			— As of the date you file, the claim	is: Check all that apply	
					i is. Check all that apply.	
	Winterville		28590	Contingent		
	City Sta Who incurred the debt? Check one.	ate	ZIP Code	─ Unliquidated☐ Disputed		
	✓ Debtor 1 only			Type of NONPRIORITY unsect	ured claim:	
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2 only			☐ Obligations arising out of a sepa	ration agreement or divorce	
	At least one of the debtors and another			that you did not report as priority	claims	
	☐ Check if this claim is for a community	debt		Debts to pension or profit-sharin	g plans, and other similar debts	
	Is the claim subject to offset?			Other. Specify		
	✓ No					
	Yes					
4.36	Orangewood Associates LP			Last 4 digits of account number		_{\$} Unknown
	Nonpriority Creditor's Name			When was the debt incurred?		<u> </u>
	24 Elizabeth Lane					
	Number Street				in Ohad all that and	
		•	10057	As of the date you file, the claim	is: Check all that apply.	
	Levittown PA	A ate	19057 ZIP Code	Contingent		
	Who incurred the debt? Check one.		5545	Unliquidated		
	Debtor 1 only			Disputed	unad alaber:	
	Debtor 2 only			Type of NONPRIORITY unsect	urea ciaim:	
	Debtor 1 and Debtor 2 only At least one of the debtors and another			Student loans	rotion agrooment or diverse	
	_			Obligations arising out of a sepa that you did not report as priority		
	☐ Check if this claim is for a community	debt		☐ Debts to pension or profit-sharin		
	Is the claim subject to offset?			Other Specify Rental		
	✓ No					
	Yes					

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Case number (if known)

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3.	. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes					
4.	nonpriority unsecured claim, list the creditor sepa	rately for each	cical order of the creditor who holds each claim. If a creditor has claim. For each claim listed, identify what type of claim it is. Do not aim, list the other creditors in Part 3.If you have more than three no	list claims already		
				Total claim		
4.3	Pennsylvania Vascular Assoc, P.C.		l and d dimite of account supplies			
	Nonpriority Creditor's Name		Last 4 digits of account number	\$ 199.80		
	700 Spruce St		When was the debt incurred?			
	Number Street					
	STE 101		As of the date you file the plains in Check all that and			
	Philadelphia PA	19106	As of the date you file, the claim is: Check all that apply.			
	City State	ZIP Code	Contingent			
	Who incurred the debt? Check one.		Unliquidated			
	Debtor 1 only		Disputed			
	Debtor 2 only		Type of NONPRIORITY unsecured claim: Student loans			
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce			
	At least one of the debtors and another		that you did not report as priority claims			
	☐ Check if this claim is for a community debt		 □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Medical Services 			
	Is the claim subject to offset?		, ,			
	✓ No					
4.00	□ Yes Portfolio			\$800.00		
4.38	1 01110110		Last 4 digits of account number 5992	\$ 600.00		
	Nonpriority Creditor's Name		When was the debt incurred? 2017			
	120 Corporate Blvd, Ste 1					
	Number Street		As of the date you file, the claim is: Check all that apply.			
	Norfolk VA	23502	Contingent			
	City State	ZIP Code	Unliquidated			
	Who incurred the debt? Check one.		☐ Disputed			
	Debtor 1 only		Type of NONPRIORITY unsecured claim:			
	✓ Debtor 2 only☐ Debtor 1 and Debtor 2 only		☐ Student loans			
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce			
			that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
	☐ Check if this claim is for a community debt		✓ Other. Specify			
	Is the claim subject to offset?		, ,			
	✓ No Yes					
4.39			Last 4 digits of account number 0804			
			00.17	\$ <u>819.00</u>		
	Nonpriority Creditor's Name		When was the debt incurred? 2017			
	120 Corporate Blvd, Ste 1 Number Street					
	Number Street		As of the date you file, the claim is: Check all that apply.			
	Norfolk VA	23502	□ Contingent			
	City State	ZIP Code	Unliquidated			
	Who incurred the debt? Check one.		Disputed			
	☑ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only		Student loans			
	At least one of the debtors and another		☐ Obligations arising out of a separation agreement or divorce			
	<u></u>		that you did not report as priority claims			
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?		✓ Other. Specify			
	✓ No					
	└ Yes					

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Case number (if known)

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3.	Do any creditors have nonpriority unsecured of No. You have nothing to report in this part. Surves	•	•		
4.	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each	claim. For each claim listed, identify what	t type of claim it is. Do not	list claims already
					Total claim
4.40	Portfolio		Last 4 digits of account number	7783	
	Nonpriority Creditor's Name				<u>\$444.00</u>
	120 Corporate Blvd, Ste 1		When was the debt incurred?	2017	
	Number Street				
			As of the date you file, the claim is	s: Check all that apply.	
	Norfolk VA	23502	_	,	
	City State	ZIP Code	── ☐ Contingent☐ Unliquidated		
	Who incurred the debt? Check one.		Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecur	ed claim:	
	Debtor 2 only		Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separat		
	At least one of the deptors and another		that you did not report as priority cl		
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing ☑ Other. Specify	plans, and other similar debts	
	Is the claim subject to offset?		Curer. Specify		
	No				
	☐ Yes				222.22
4.4	Portfolio Recov Assoc		Last 4 digits of account number		\$800.00
	Nonpriority Creditor's Name		When was the debt incurred?	2017	
	120 Corporate Blvd Ste 1				
	Number Street		As of the date you file, the claim is	s: Check all that apply.	
	NIf-II.	00500	Contingent		
	Norfolk VA City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	211 0000	☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecur	ed claim:	
	✓ Debtor 2 only✓ Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		Obligations arising out of a separat		
	_		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify		
	☐ Check if this claim is for a community debt				
	Is the claim subject to offset?				
	Yes				
4.42			Last 4 digits of account number	7783	
	1 Ortiono Ficcov Assoc			2017	\$ <u>444.00</u>
	Nonpriority Creditor's Name		When was the debt incurred?	<u> </u>	
	120 Corporate Blvd Ste 1 Number Street		<u></u>		
	Hamber Creek		As of the date you file, the claim is	s: Check all that apply.	
	Norfolk VA	23502	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecur	ed claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		Obligations arising out of a separat		
	☐ Check if this claim is for a community debt		that you did not report as priority cl Debts to pension or profit-sharing		
	Is the claim subject to offset?		Upots to pension or profit-snaring Other. Specify	pians, and other similar debts	
	Is the claim subject to onset? ✓ No		55 5955,		
	Yes				

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3.	Do any creditors have nonpriority unsecured No. You have nothing to report in this part. So Yes	_	•		
4.	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each	claim. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
					Total claim
4.4	Portfolio Recov Assoc		Last 4 digits of account number	0804	
	Nonpriority Creditor's Name				<u>\$819.00</u>
	120 Corporate Blvd Ste 1		When was the debt incurred?	2017	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Norfolk VA	23502	_	11,7	
	City State	ZIP Code	Contingent Unliquidated		
	Who incurred the debt? Check one.		Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	ured claim:	
	Debtor 2 only		Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		☐ Obligations arising out of a separ		
	At least one of the debtors and another		that you did not report as priority		
	☐ Check if this claim is for a community debt		□ Debts to pension or profit-sharing☑ Other. Specify	g plans, and other similar debts	
	Is the claim subject to offset?		Curer. Specify		
	No				
	☐ Yes				111 00
4.4	Portfolio Recovery Associates, LLC		Last 4 digits of account number		<u>\$444.23</u>
	Nonpriority Creditor's Name		When was the debt incurred?		
	PO Box 12914				
	Number Street		As of the date you file, the claim	is: Check all that apply.	
	No of all a	00544	Contingent		
	Norfolk VA City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	211 0000	☑ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	ured claim:	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		 □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Credit Card Debt 		
	Check if this claim is for a community debt				
	Is the claim subject to offset?				
	Yes				
4.45			Last 4 digits of account number		
	Trinoctor realtroare dystem		•		\$ <u>704.70</u>
	Nonpriority Creditor's Name PO Box 41309		When was the debt incurred?		
	Number Street				
	Dept. 400		As of the date you file, the claim	is: Check all that apply.	
	Nashville TN	37204	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecu	ured claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separ		
	☐ Check if this claim is for a community debt		that you did not report as priority		
	•		☐ Debts to pension or profit-sharing ☐ Other. Specify Medical Service	y pians, and other similar debts es	
	Is the claim subject to offset? No		calci. Openly		
	Yes				

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Case number (if known)

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3.	3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes					
4.	nonpriority unsecured claim, list the creditor sepa	arately for each	tical order of the creditor who holds each claim. If a creditor has claim. For each claim listed, identify what type of claim it is. Do not laim, list the other creditors in Part 3.If you have more than three no	list claims already		
				Total claim		
4.46	Radius Global Solutions LLC		Last 4 digits of account number			
	Nonpriority Creditor's Name		Last 4 digits of account number	_{\$} Unknown		
	PO Box 390846		When was the debt incurred?			
	Number Street					
			As of the date you file, the claim is: Check all that apply.			
	Minneapolis MN	55439	_			
	City State	ZIP Code	Contingent			
	Who incurred the debt? Check one.		Unliquidated			
	Debtor 1 only		☐ Disputed Type of NONPRIORITY unsecured claim:			
	Debtor 2 only		Student loans			
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce			
	At least one of the debtors and another		that you did not report as priority claims			
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Medical Services			
	Is the claim subject to offset?					
	✓ No					
4 4-	Southwest Credit Syste		00**	. 677 00		
4.47	Counwest Great Syste		Last 4 digits of account number 33**	<u>\$677.00</u>		
	Nonpriority Creditor's Name		When was the debt incurred? 2017			
	4120 International Pkwy					
	Number Street		As of the date you file, the claim is: Check all that apply.			
	O a marallita are	75007	Contingent			
	Carrollton TX City State	75007 ZIP Code	Unliquidated			
	Who incurred the debt? Check one.	Zii Oode	Disputed			
	Debtor 1 only		Type of NONPRIORITY unsecured claim:			
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		☐ Student loans			
	At least one of the debtors and another		☐ Obligations arising out of a separation agreement or divorce			
	_		that you did not report as priority claims			
	☐ Check if this claim is for a community debt		 □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify 			
	Is the claim subject to offset?		— Onici. Opeony			
	No					
4 4-	Yes					
4.48	State of NJ - Dept of Labor and Workforce De	velopment	Last 4 digits of account number	_{\$} 62.91		
	Nonpriority Creditor's Name		When was the debt incurred?	Ψ <u>σ=.σ.</u>		
	PO Box 951					
	Number Street					
			As of the date you file, the claim is: Check all that apply.			
	Trenton NJ	08625	Contingent			
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated			
	☑ Debtor 1 only		☑ Disputed			
	Debtor 2 only		Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only		Student loans			
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce			
	☐ Check if this claim is for a community debt		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?		Other. Specify Alleged overpayment of benefits			
	✓ No					
	Yes					

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Case number (if known)

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3.	B. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes					
	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each claim	. For each claim listed, identify wh	at type of claim it is. Do not	list claims already	
					Total claim	
4.49	Syncb/Amer		Last 4 digits of account number	***	0.00	
	Nonpriority Creditor's Name		•	2005	<u>\$ 0.00</u>	
	4125 Windward Plaza		When was the debt incurred?	2005		
	Number Street					
	Alpharetta GA	30005	As of the date you file, the claim	is: Check all that apply.		
	City State	ZIP Code	☐ Contingent ☐ Unliquidated			
	Who incurred the debt? Check one.		Disputed			
	Debtor 1 only		Type of NONPRIORITY unsecu	ıred claim:		
	Debtor 2 only		Student loans			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separ	3		
	_		that you did not report as priority Debts to pension or profit-sharing			
	☐ Check if this claim is for a community debt		Other. Specify	g plane, and other entitle debte		
	Is the claim subject to offset?					
	Yes					
4.50			Last 4 digits of account number	3727	\$0.00	
	Nonpriority Creditor's Name		When was the debt incurred?	2015		
	C/O P.O. Box 965036					
	Number Street		As of the date you file, the claim	is: Check all that apply.		
	Orlando FL	32896-5036	Contingent			
	City State	ZIP Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only		Disputed			
	Debtor 2 only		Type of NONPRIORITY unsecu	irea ciaim:		
	Debtor 1 and Debtor 2 only		Student loansObligations arising out of a separation	ration agreement or divorce		
	At least one of the debtors and another		that you did not report as priority	claims		
	\square Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?		Other. Specify			
	✓ No					
4.51	Syncb/Ntwk		Last 4 digits of account number	****	\$0.00	
	Nonpriority Creditor's Name		When was the debt incurred?	2015	-	
	Po Box 965036					
	Number Street		As of the date you file, the claim	is: Check all that apply		
	Orlando FL	32896	<u> </u>	ior chock an that appry.		
	City State	ZIP Code	☐ Contingent ☐ Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only		Disputed			
	Debtor 2 only		Type of NONPRIORITY unsecu	ıred claim:		
	Debtor 1 and Debtor 2 only		Student loans			
	At least one of the debtors and another		Obligations arising out of a separ			
	☐ Check if this claim is for a community debt		that you did not report as priority Debts to pension or profit-sharing			
	Is the claim subject to offset?	✓ Other. Specify	g piano, and other allillar uebts			
	✓ No		• •			
	Yes					

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	3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes					
r ii	List all of your nonpriority unsecured claim nonpriority unsecured claim, list the creditor se ncluded in Part 1. If more than one creditor ho claims fill out the Continuation Page of Part 2.	parately for each c	laim. For each claim listed, identify wh	at type of claim it is. Do not	list claims already	
					Total claim	
4.52	Syncb/Ppmc		Last 4 digits of account number	***		
	Nonpriority Creditor's Name				<u>\$ 0.00</u>	
	Po Box 965005		When was the debt incurred?	2009		
	Number Street					
			As of the date you file, the claim	is: Check all that apply.		
	Orlando FL	32896	<u> </u>	11.7		
	City State	ZIP Code	Contingent Unliquidated			
	Who incurred the debt? Check one.		Disputed			
	Debtor 1 only		Type of NONPRIORITY unsec	ured claim:		
	Debtor 2 only		Student loans			
	Debtor 1 and Debtor 2 only		Obligations arising out of a sepa	ration agreement or divorce		
	At least one of the debtors and another		that you did not report as priority			
	☐ Check if this claim is for a community de	bt	□ Debts to pension or profit-sharin☑ Other. Specify	g plans, and other similar debts		
	Is the claim subject to offset?		Other. Specify			
	☑ No					
	Yes				0.00	
4.53	Syncb/Walmart Dc		Last 4 digits of account number		\$0.00	
	Nonpriority Creditor's Name		— When was the debt incurred?	2015		
	Po Box 965024 Number Street		<u></u>			
	Number Street		As of the date you file, the claim	is: Check all that apply.		
	Orlando FL	32896	Contingent			
	City State	ZIP Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only		☐ Disputed			
	Debtor 2 only		Type of NONPRIORITY unsec	ured claim:		
	Debtor 1 and Debtor 2 only		Student loans			
	☐ At least one of the debtors and another		Obligations arising out of a sepa that you did not report as priority			
	☐ Check if this claim is for a community del	h +	Debts to pension or profit-sharin			
		o.	Other. Specify	J. , 22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		
	Is the claim subject to offset?					
	Yes					
4.54	Syncg/Gap		Last 4 digits of account number	***	0.00	
	Nonpriority Creditor's Name		When was the debt incurred?	2005	\$0.00	
	reoripriority Oreultor's Indine		The same and door mounted i			
	Number Street					
			As of the date you file, the claim	is: Check all that apply.		
	Oib.	710.0-4-	Contingent			
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated			
	Debtor 1 only		Disputed			
	Debtor 2 only		Type of NONPRIORITY unsec	ured claim:		
	Debtor 1 and Debtor 2 only		Student loans			
	At least one of the debtors and another		Obligations arising out of a sepa			
	☐ Check if this claim is for a community de	bt	that you did not report as priority Debts to pension or profit-sharin			
	Is the claim subject to offset?	Other. Specify	5 r - 12, 2.12 22.10. 0.11.11.01 dobto			
	✓ No					

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Case number (if known)	

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3.	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes	,		
4.	nonpriority unsecured claim, list the creditor sepa	rately for each clai	l order of the creditor who holds each claim. If a creditor has m. For each claim listed, identify what type of claim it is. Do not list the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.55	Synergetic Communication, Inc.		Lock & digital of account number	
	Nonpriority Creditor's Name		_ Last 4 digits of account number	\$ Unknown
	5450 N.W. Central #220		When was the debt incurred?	
	Number Street		-	
	Houston TX	77092	As of the date you file, the claim is: Check all that apply.	
	City State	ZIP Code	Contingent	
	Who incurred the debt? Check one.		Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collection agency attempting to collect a collect a collection.	debt for original
	Is the claim subject to offset?		creditor American Honda Finance Corp.	J
	✓ No			
	Yes			
4.56	System		Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name		When was the debt incurred?	
	PO Box 64437			
	Number Street		As of the date you file, the claim is: Check all that apply.	
			As of the date you me, the claim is. Check all that apply.	
	Saint Paul MN	55164	Contingent	
	City State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		☐ Disputed	
	☑ Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
			Other. Specify Medical Services	
	Is the claim subject to offset?			
	✓ No Yes			
4.57			0000	
+.5/	Target Nb		Last 4 digits of account number 9098	\$0.00
	Nonpriority Creditor's Name		When was the debt incurred? 2004	
	C/O Target Credit Services, Po Box 673			
	Number Street		-	
			As of the date you file, the claim is: Check all that apply.	
	Minneapolis MN	55440-0673	_ Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims	
	•		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		✓ Other. Specify	
	✓ No			
	Yes			

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Case number (if known)

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3.	Do any creditors have nonpriority un No. You have nothing to report in th Yes					
	List all of your nonpriority unsecured nonpriority unsecured claim, list the credincluded in Part 1. If more than one credical claims fill out the Continuation Page of F	ditor separ ditor holds	ately for each clair	 For each claim listed, identify wh 	at type of claim it is. Do not	list claims already
	_					Total claim
4.58	Td Bank Usa/Targetcred			Last 4 digits of account number	6***	
	Nonpriority Creditor's Name			_ •		<u>\$</u> 2,021.00
	Po Box 673			When was the debt incurred?	2012	
	Number Street					
				As of the date you file, the claim	is: Check all that apply	
	Minneapolis	MN	55440	_	10. Oncok all that appry.	
	City	State	ZIP Code	Contingent		
	Who incurred the debt? Check one.			☐ Unliquidated☐ Disputed		
	Debtor 1 only			Type of NONPRIORITY unsect	ırad claim:	
	Debtor 2 only			Student loans	aroa olami.	
	Debtor 1 and Debtor 2 only			☐ Obligations arising out of a sepa	ration agreement or divorce	
	At least one of the debtors and another			that you did not report as priority	claims	
	☐ Check if this claim is for a commun	nity debt		Debts to pension or profit-sharin	g plans, and other similar debts	
	Is the claim subject to offset?			✓ Other. Specify		
	✓ No					
	Yes					
4.59	Team Toyota			Last 4 digits of account number		\$ Unknown
	Nonpriority Creditor's Name			When was the debt incurred?		
	746 E Lincoln Hwy					
	Number Street			As of the date you file, the claim	is: Check all that apply.	
					i io i onook all triat appry.	
	Langhorne	PA	19047	☐ Contingent ☐ Unliquidated		
	City Who incurred the debt? Check one.	State	ZIP Code	☑ Disputed		
	Debtor 1 only			Type of NONPRIORITY unsect	ıred claim:	
	Debtor 2 only			Student loans	aroa oranni	
	Debtor 1 and Debtor 2 only			Obligations arising out of a sepa	ration agreement or divorce	
	At least one of the debtors and another			that you did not report as priority		
	☐ Check if this claim is for a commun	nity debt		Debts to pension or profit-sharin	g plans, and other similar debts	
	Is the claim subject to offset?			Other. Specify car lease		
	✓ No					
	└── Yes					
4.60	Toyota Mtr			Last 4 digits of account number	P718	_{\$} 19,343.00
	Nonpriority Creditor's Name			When was the debt incurred?	2015	Ψ ,
	See Branch Listings					
	Number Street			-		
				As of the date you file, the claim	is: Check all that apply.	
	Brea Citv	CA State	92621 ZIP Code	Contingent		
	Who incurred the debt? Check one.	Siaic	ZIF Code	Unliquidated		
	Debtor 1 only			Disputed		
	Debtor 2 only			Type of NONPRIORITY unsect	ured claim:	
	Debtor 1 and Debtor 2 only			Student loans		
	At least one of the debtors and another			Obligations arising out of a sepa that you did not report as priority		
	☐ Check if this claim is for a commun	nity debt		Debts to pension or profit-sharin		
	Is the claim subject to offset?			Other. Specify		
	✓ No					
	Yes					

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Case number (if known)

Part 2:			
rail 2.	Вα	_	о.
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3.	Do any creditors have nonpriority unsecured of No. You have nothing to report in this part. Survey	•	•	
4.	nonpriority unsecured claim, list the creditor sepa	rately for each	ical order of the creditor who holds each claim. If a creditor has claim. For each claim listed, identify what type of claim it is. Do not aim, list the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.6 ⁻	1 Trenton Water Works		Look 4 divite of account number	
	Nonpriority Creditor's Name		Last 4 digits of account number	\$ <u>0.00</u>
	PO Box 528		When was the debt incurred?	
	Number Street			
	Trenton NJ	08604	As of the date you file, the claim is: Check all that apply.	
	City State	ZIP Code	Contingent	
	Who incurred the debt? Check one.		Unliquidated	
	Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Charles this plains in face a community daht		Debts to pension or profit-sharing plans, and other similar debts	
	LI Check if this claim is for a community debt		Other Specify Utility Services	
	Is the claim subject to offset?			
	✓ No			
4.00	☐ Yes Wakefield & Associates		****	\$ 1,547.00
4.62	Walteriold & Associates		Last 4 digits of account number	\$1,547.00
	Nonpriority Creditor's Name		When was the debt incurred? 2017	
	7005 Middlebrook Pike			
	Number Street		As of the date you file, the claim is: Check all that apply.	
		07000	Contingent	
	Knoxville TN City State	37909 ZIP Code	Unliquidated	
	Who incurred the debt? Check one.	ZIF Code	Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		☐ Student loans	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	_		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		 □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify 	
	Is the claim subject to offset?		Curier. Specify	
	No			
	Yes			
4.63	Wells Fargo Hm Mortgag		Last 4 digits of account number 1102	\$0.00
	Nonpriority Creditor's Name		When was the debt incurred? 2005	ψ <u>σ.σσ</u>
	8480 Stagecoach Cir			
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Frederick MD	21701	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated	
	Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	•		Debts to pension or profit-snaring plans, and other similar debts Other. Specify	
	Is the claim subject to offset? No		Guidi. Spoony	
	Yes			

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Case number (if known)

Part 2:			
rail 2.	Вα	_	о.
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3.	B. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes								
4.	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor separa included in Part 1. If more than one creditor holds a claims fill out the Continuation Page of Part 2.	ately for each claim	. For each claim listed, identify wha	at type of claim it is. Do not	list claims already				
					Total claim				
4.6	4 Welshmqty		Last 4 digits of account number	1998					
	Nonpriority Creditor's Name				<u>\$0.00</u>				
	4455 Arrowswest Drive		When was the debt incurred?	2005					
	Number Street								
			As of the date you file, the claim	is: Check all that apply.					
	Colorado Springs CO	80907	_	ioi onoon an mar appry.					
	City State	ZIP Code	☐ Contingent☐ Unliquidated						
	Who incurred the debt? Check one.		Disputed						
	Debtor 1 only		Type of NONPRIORITY unsecu	red claim:					
	Debtor 2 only		☐ Student loans						
	Debtor 1 and Debtor 2 only		Obligations arising out of a separ	ation agreement or divorce					
	At least one of the debtors and another		that you did not report as priority	claims					
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	plans, and other similar debts					
	Is the claim subject to offset?		✓ Other. Specify						
	✓ No								
	Yes								
4.6	Wffnatbank		Last 4 digits of account number	6594	\$ <u>0.00</u>				
	Nonpriority Creditor's Name		When was the debt incurred?						
	Cscl Dispute Tm Mac N8235 04m, Po Box 1451	7							
	Number Street		As of the date you file, the claim is: Check all that apply.						
	Des Moines IA 50306		Contingent Unliquidated						
	City State Who incurred the debt? Check one.	ZIP Code	Disputed						
	☑ Debtor 1 only		Type of NONPRIORITY unsecu						
	Debtor 2 only		Student loans						
	Debtor 1 and Debtor 2 only		Obligations arising out of a separ						
	At least one of the debtors and another		that you did not report as priority						
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing						
	Is the claim subject to offset?		✓ Other. Specify						
	✓ No								
	Yes								
4.66	Wfhm		Last 4 digits of account number	7454	\$0.00				
	Nonpriority Creditor's Name		When was the debt incurred?	2011	Ψ <u>3.00</u>				
	Po Box 10335 Number Street								
			As of the date you file, the claim	is: Check all that apply.					
		50306-0335	Contingent						
	City State ZIP Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Unliquidated						
			Disputed						
			Type of NONPRIORITY unsecu	red claim:					
			☐ Student loans						
			Obligations arising out of a separ that you did not report as priority						
	\square Check if this claim is for a community debt		Debts to pension or profit-sharing						
	Is the claim subject to offset?		Other. Specify						
	✓ No								
	Yes								

Debtor 1

Erik M Regul

First Name Middle Name Last Name

Case number (if known)_____

Part 3:

List Others to Be Notified About a Debt That You Already Listed

Alltran Financial, LP			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name						
PO Box 610			Line $\underline{4.32}$ of (<i>Check one</i>): \square Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Clai			
Sauk Rapids	MN	56379	Last 4 digits of account number			
City	State	ZIP Code				
Cb/Vicscrt			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name			4.10			
220 W Schrock Rd			Line 4.12 of (<i>Check one</i>): \square Part 1: Creditors with Priority Unsecured Claims			
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured			
			Claims			
Westerville	OH	43081	Last 4 digits of account number			
City	State	ZIP Code				
Citi/Cbna			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name			4.10			
Po Box 6497			Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Sioux Falls	SD	57117	Last 4 digits of account number 4148			
City	State	ZIP Code				
Citi/Cbna			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name			4.10			
701 E 60th St N			Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured Claims			
Sioux Falls	SD	57104	***			
City	State	ZIP Code	Last 4 digits of account number			
•						
Genesis FS Card Services			On which entry in Part 1 or Part 2 did you list the original creditor?			
PO Box 4477			Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street						
			✓ Part 2: Creditors with Nonpriority Unsecured Claims			
Beaverton	OR	97076				
City	State	ZIP Code	Last 4 digits of account number			
Law Offices of Faloni & Ass			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name						
165 Passaic Avenue			Line $\underline{4.33}$ of (<i>Check one</i>): \square Part 1: Creditors with Priority Unsecured Claims			
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured			
Suite 301B			Claims			
Fairfield	NJ	07004	Last 4 digits of account number			
City	State	ZIP Code	-			
MRS BPO, LLC			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name						
1930 Olney Avenue			Line 4.60 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Cherry Hill	NJ	08003				
City	State	ZIP Code	Last 4 digits of account number			

Debtor 1

Erik M Regul
First Name Middle Name Last Name

Case number (if known)	

Part 3:

List Others to Be Notified About a Debt That You Already Listed

McCabe, Weisberg & Conway, LLC			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name 216 Haddon Avenue			Line 4.31 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims			
Number Street			<u> </u>			
Suite 201			Part 2: Creditors with Nonpriority Unsecured Claim			
Westmont	NJ	08108	Last 4 digits of account number			
City	State	ZIP Code				
Phelan Hallinan Diamond & Jo	ones, PC		On which entry in Part 1 or Part 2 did you list the original creditor?			
Name 400 Fellowship Road			Line 4.63 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			· · · · · · · · · · · · · · · ·			
Suite 100			Part 2: Creditors with Nonpriority Unsecured Claims			
Mount Laurel	NJ	08054	Look 4 digita of account number			
City	State	ZIP Code	Last 4 digits of account number			
Target Nb			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name						
3701 Wayzata Bv Mailstop			Line 4.57 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured			
			Claims			
Minneapolis	MN	55416	Last 4 digits of account number 9***			
City	State	ZIP Code	•			
			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			· · · · · · · · · · · · · · · ·			
Circuit			Part 2: Creditors with Nonpriority Unsecured Claims			
			Last 4 digits of account number			
City	State	ZIP Code	Last 4 digits of account number			
			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name			Line of (Check and) Dept 1: Creditors with Priority Unecoursed Claims			
Number Street			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims			
vuinisci Gueet			☐ Part 2: Creditors with Nonpriority Unsecured Claims			
			Look 4 dinite of account numbers			
City	State	ZIP Code	Last 4 digits of account number			
			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name						
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			☐ Part 2: Creditors with Nonpriority Unsecured Claims			
			Olumb			
City	State	ZIP Code	Last 4 digits of account number			
City	State	ZIP Code				
Name			On which entry in Part 1 or Part 2 did you list the original creditor?			
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			☐ Part 2: Creditors with Nonpriority Unsecured			
			Claims			
			Look 4 dinite of account numbers			
City	State	ZIP Code	Last 4 digits of account number			

Middle Name Last Name

Case number (if known)_____

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	\$	0.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ \$	69,246.58
	6j. Total. Add lines 6f through 6i.	6j.	\$	69,246.58

Fill in this information to identify your case:							
Debtor	Erik M Regul						
	First Name	Middle Name	Last Name				
Debtor 2	Ashley M Regul						
(Spouse If filing)	First Name	Middle Name	Last Name				
United States Case number	Bankruptcy Court for t	ν/					
(If known)							

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom	you h	ave the contract or lease	State what the contract or lease is for
2.1				
	Name			
	Street			
	City St	tate	ZIP Code	-
2.2				
	Name			
	Street			
	City St	tate	ZIP Code	-
2.3				
	Name			
	Street			
	City St.	tate	ZIP Code	
2.4	•			
	Name			
	Street			
	City St	tate	ZIP Code	
2.5				
	Name			
	Street			
	City St	tate	ZIP Code	-

Fill in	this information to identify your case:	
Debtor	Erik M Regul	
Debtor	First Name Middle Name Last Name 2 Ashley M Regul	
	if filing) First Name Middle Name Last Name	
United	States Bankruptcy Court for the: District of New Jersey	
Case no		
		☐ Check if this is a amended filing
Offic	ial Form 106H	
	edule H: Your Codebtors	40/45
Codebto are filing and nun	ors are people or entities who are also liable for any debts you may have. B g together, both are equally responsible for supplying correct information. or the entries in the boxes on the left. Attach the Additional Page to this material (if known). Answer every question.	If more space is needed, copy the Additional Page, fill it out,
1. Do	you have any codebtors? (If you are filing a joint case, do not list either spouse No	e as a codebtor.)
Ariz	thin the last 8 years, have you lived in a community property state or territo zona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, W	• ` ', ', '
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time.	2
	No	lG:
	Yes. In which community state or territory did you live?	Fill in the name and current address of that person.
	Name of your spouse, former spouse, or legal equivalent	_
	Number Street	_
	Number Section	
	City State ZIP Code	_
sho Sc.	Column 1, list all of your codebtors. Do not include your spouse as a codeb own in line 2 again as a codebtor only if that person is a guarantor or cosig hedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Sche hedule E/F, or Schedule G to fill out Column 2.	ner. Make sure you have listed the creditor on
C	olumn 1: Your codebtor	Column 2: The creditor to whom you owe the debt
		Check all schedules that apply:
3.1		Schedule D, line
Ī	lame	Schedule E/F, line
-	Street	Schedule G, line
<u> </u>	City State ZIP Code	
3.2		——————————————————————————————————————
	lame	Schedule D, line Schedule E/F, line
-	Street	Schedule G, line
3.3	State ZIP Code	
Щ _	lame	Schedule D, line
_	Div. d	Schedule E/F, line
	Street	Schedule G, line

ZIP Code

State

City

Fill in this informa	tion to identify	your case:				
Eri	k M Regul					
First Na	hley M Regul	Middle Name La	st Name		_	
Debtor 2 (Spouse, if filing) First Na	me	Middle Name La	st Name		_	
United States Bankrup	otcy Court for the:	District of New Jersey	,			
Case number(If known)					Check if the	nis is:
						ended filing plement showing postpetition chapter 13
						e as of the following date:
Official Form	1061				MM / D	D / YYYY
Schedule	e I: You	ır Income				12/15
supplying correct in If you are separated separate sheet to the	nformation. If yo d and your spoเ	ou are married and not filing ise is not filing with you, do top of any additional pages	jointly, and you not include info	ur sp ormat	ouse is living with y tion about your spo	or 2), both are equally responsible for ou, include information about your spouse. use. If more space is needed, attach a nown). Answer every question.
Fill in your empl	loyment		Debtor 1			Debtor 2 or non-filling spouse
information. If you have more	than one job		Deptor 1			Desitor 2 or Horr-Hinnig Spouse
attach a separate	e page with	Employment status	Employed			☑ Employed
employers.			☐ Not employe	ed		☐ Not employed
Include part-time self-employed wo			Cook			Health Access Rep.
Occupation may		Occupation	Homestead Payroll Solvere		roll Solvere	Capital Health
or homemaker, if	it applies.	Employer's name	Opco LLC		TOIL GOLVETO	Capital Ficaliti
			405.1711	<u> </u>		
		Employer's address	125 Village Number Street	Biva	<u> </u>	750 Brunswick Avenue Number Street
		-	STE 304			
		-				
		_	Princeton, N			Trenton, NJ 08638
		How long employed there	City	Stat	e ZIP Code	City State ZIP Code 9 months
		now long employed there	: 9 11101111115			9 1110111115
Part 2: Give	Details About	Monthly Income				
Estimate month	ly income as of	the date you file this form.	If you have nothi	ng to	report for any line, wi	ite \$0 in the space. Include your non-filing
spouse unless yo	•	ave more than one employer,	combine the info	rmatio	on for all employers for	or that person on the lines
		ttach a separate sheet to this		· · · · · · · · · · · · · · · · · · ·	on for all omployers is	or that person on the lines
					For Debtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (befo calculate what the monthly w		2.	\$_3,322.37	\$ <u>3,378.92</u>
3. Estimate and li	st monthly over	rtime pay.		3.	+\$	+ \$0.00
4. Calculate gross	s income. Add li	ne 2 + line 3.		4.	\$_3,322.37	\$ <u>3,378.92</u>

First Name Middle Name

Last Name

Case number (if known)_

			Fo	r Debtor 1			ebtor 2 or ling spouse				
Co	py line 4 here	→ 4.	\$	3,322.37		\$	3,378.92				
	t all payroll deductions:	7 .	Ψ_			Ψ					
5a	. Tax, Medicare, and Social Security deductions	5a.	\$_	655.74		\$	640.58				
5b	. Mandatory contributions for retirement plans	5b.	\$	0.00		\$	133.40				
50	Voluntary contributions for retirement plans	5c.	\$_	0.00		\$	135.16				
50	. Required repayments of retirement fund loans	5d.	\$_	0.00		\$	0.00				
5e	e. Insurance	5e.	\$_	0.00		\$	641.88				
5f	Domestic support obligations	5f.	\$_	546.00		\$	0.00				
50	. Union dues	5g.	\$_	0.00		\$	0.00				
_	Other deductions. Specify: HSA	5h.	+\$			+ \$	97.50				
			\$			\$					
			\$_			\$					
			\$_			\$					
6 Δ (dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$	1,201.74		\$	1,648.51				
	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	Ψ_ \$	2,120.63		\$ \$	1,730.41				
7. 00	include total monthly take-nome pay. Subtract fine of nom fine 4.	٠.	Ψ_			-					
8. Lis	et all other income regularly received:										
88	 Net income from rental property and from operating a business, profession, or farm 										
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$_	0.00		\$	0.00				
81	o. Interest and dividends	8b.	\$_	0.00		\$	0.00				
80	 Family support payments that you, a non-filing spouse, or a dependent regularly receive 	ent									
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_	0.00		\$	0.00				
	. Unemployment compensation	8d.	\$_	0.00		\$	0.00				
86	e. Social Security	8e.	\$_	0.00		\$	0.00				
8f	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	\$_	0.00		\$	0.00				
89	g. Pension or retirement income	8g.	\$	0.00		\$	0.00				
81	n. Other monthly income. Specify:	_	+ \$	0.00		+\$	0.00				
	dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_	0.00		\$	0.00				
	culate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	2,120.63	+	\$	1,730.41	 = [\$_3	,851.0	3
Inc	ate all other regular contributions to the expenses that you list in <i>Sche</i> elude contributions from an unmarried partner, members of your household, ands or relatives.			dents, your roo	omm	ates, a	nd other				
Do	not include any amounts already included in lines 2-10 or amounts that are	not a	vailab	e to pay expe	nses	listed	in <i>Schedule J</i> .				
Sp	ecify:						11.	+ :	\$	0.0	0
	Id the amount in the last column of line 10 to the amount in line 11. The lite that amount on the Summary of Your Assets and Liabilities and Certain S					•	me. 12.	(Ψ	,851.0	3
·	you expect an increase or decrease within the year after you file this No. Yes. Explain:	form?	,						Comb month	ined nly incor	ne

Fill in this information to identify your case:			
Debtor 1 Erik M Regul			
First Name Middle Name Last Name	Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended	•	
United States Bankruptcy Court for the: District of New Jersey	expenses as	nt showing post; s of the following	petition chapter 13 i date:
Case number(f known)	MM / DD / YY		, 2000
Official Form 106J			
Schedule J: Your Expenses			12/15
Be as complete and accurate as possible. If two married people are fill information. If more space is needed, attach another sheet to this form (if known). Answer every question. Part 1: Describe Your Household			-
Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.		
2. Do you have dependents?	Dan and anti- nalationalis to	Daman dan da	Dane damandant line
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	Daughter	6	□ No ☑Yes
	Son	9	□ No ✓ Yes
	Daughter	10	No Yes No Yes No Yes No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a expenses as of a date after the bankruptcy is filed. If this is a supplem applicable date. Include expenses paid for with non-cash government assistance if you	ental <i>Schedule J</i> , check the box at the		
such assistance and have included it on Schedule I: Your Income (Off		Your expe	nses
 The rental or home ownership expenses for your residence. Include any rent for the ground or lot. 	e first mortgage payments and	\$	1,300.00
If not included in line 4:			0.00
4a. Real estate taxes	4:	a. \$	0.00
4b. Property, homeowner's, or renter's insurance	41	b. \$	
4c. Home maintenance, repair, and upkeep expenses	40	c. \$	50.00
4d. Homeowner's association or condominium dues	40	d. \$	0.00

Debtor 1 Erik M Regul

First Name Middle Name Last Name

Case number (if known)_____

			Your ex	penses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.	\$	175.00
	6b. Water, sewer, garbage collection	6b.	\$	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	850.00
8.	Childcare and children's education costs	8.	\$	350.00
9.	Clothing, laundry, and dry cleaning	9.	\$	170.00
10.	Personal care products and services	10.	\$	75.00
11.	Medical and dental expenses	11.	\$	170.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	410.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	258.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify: Additional Car Payments	17c.	\$	285.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			0.00
	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ıe.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Debtor 1	Erik M Regul Case numb	OF (# (man)		
Jebioi i	First Name Middle Name Last Name	Jei (ii kriowri)		
1. Other.	Specify:	21.	+\$ +\$	0.00
			+\$	
2. Calcu	late your monthly expenses.			
22a. A	dd lines 4 through 21.	22a.	\$	4,368.00
22b. C	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line	22a 22b.	\$	
and 22	2b. The result is your monthly expenses.	22c.	\$	4,368.00
3. Calcula	ate your monthly net income.			3,851.03
23a. C	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	0,001.00
23b. C	Copy your monthly expenses from line 22c above.	23b.	- \$	4,368.00
	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	\$	-516.97
'	The result is your <i>monthly het income</i> .	200.		
4. Do you	expect an increase or decrease in your expenses within the year after you file this for	m?		
	imple, do you expect to finish paying for your car loan within the year or do you expect your	•		
mortgag	ge payment to increase or decrease because of a modification to the terms of your mortgage	9?		
No.				
Yes.	Explain here:			

Explain here:

Fill in this in	formation to identify y	our case:	
Debtor 1	Erik M Regul		
· ·	First Name	Middle Name	Last Name
Debtor 2	Ashley M Regul		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I Case number (If known)	Bankruptcy Court for the Di	strict of New Jersey	

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone v	vho is NOT an attorney to help you fill out bankruptcy forms?
✓ No ✓ Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that that they are true and correct.	I have read the summary and schedules filed with this declaration and
✗ /s/ Erik M Regul	/s/ Ashley M Regul
Signature of Debtor 1	Signature of Debtor 2
Date 07/26/2019 MM / DD / YYYY	Date 07/26/2019 MM / DD / YYYY

Fill in this in	nformation to iden	tify your case:	
Debtor 1	Erik M Regul		
	First Name	Middle Name	Last Name
Debtor 2	Ashley M Regul		
(Spouse, if filing	g) First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the: District of New Jersey	
Case number (If known)	·		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1	Give Details Abou	t Your Marital Stat	us and Where Yo	ou Lived Before	
2. Duri	Married Not married ing the last 3 years, have No Yes. List all of the places y	you lived anywhere o			
	Debtor 1:		Dates Debtor 1	Debtor 2:	Dates Debtor 2 lived there
	Number Street City	State ZIP Code	From To	Same as Debtor 1 Number Street City State ZIP Code	Same as Debtor 1 From To
	Number Street	State ZIP Code	From To	Same as Debtor 1 Number Street City State ZIP Code	Same as Debtor 1 From To
and	territories include Arizona	ou ever live with a spo , California, Idaho, Lou	isiana, Nevada, Nev	valent in a community property state or territory? (C w Mexico, Puerto Rico, Texas, Washington, and Wisco	community property states nsin.)

Dobto	r 1

Erik M Regul

E LA NO

_	_	_	_	_	_	_	_	_
		1:4	Al	-	N	_	-	_

Case number (if known)_

Pa	9

Explain the Sources of Your Income

Did you have any income fr Fill in the total amount of inco If you are filing a joint case an	ome you received	from all jobs and all be			
No✓ Yes. Fill in the details.					
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of curr the date you filed for b		✓ Wages, commission bonuses, tips✓ Operating a busine	\$ <u>23,256.59</u>	Wages, commissions, bonuses, tips Operating a business	\$ <u>23,652.44</u>
For last calendar year: (January 1 to December	31, <u>2018</u>)	✓ Wages, commissio bonuses, tips✓ Operating a busine	\$38,013.00	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$ <u>14,605.00</u>
For the calendar year to		✓ Wages, commissio bonuses, tips☐ Operating a busine	\$ 12,880.00	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$ 7,663.00
•	whether that inconents; pensions; r int case and you	ome is taxable. Examp rental income; interest; have income that you	les of other income are a dividends; money collect received together, list it o	•	
Include income regardless of and other public benefit paym winnings. If you are filing a jo	whether that inconents; pensions; r int case and you	ome is taxable. Examp ental income; interest; have income that you ach source separately.	les of other income are a dividends; money collect received together, list it o	ted from lawsuits; royalties; ar nly once under Debtor 1.	
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gros	whether that inconents; pensions; r int case and you as income from each	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. Grose each (before the content of the content	les of other income are a dividends; money collect received together, list it o	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4.	
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gros No Yes. Fill in the details.	whether that incoments; pensions; reint case and you as income from each of the composition of the compositi	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. Gros each (before exclusive)	les of other income are a dividends; money collect received together, list it on the property of the property	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gross No Yes. Fill in the details.	whether that incoments; pensions; reint case and you as income from each of the composition of the compositi	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. Gros each (before exclusive)	les of other income are a dividends; money collect received together, list it on the property of the property	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gross No Yes. Fill in the details.	whether that incoments; pensions; reint case and you as income from each of the composition of the compositi	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. Gros each (before exclusive)	les of other income are a dividends; money collect received together, list it of the process of	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gross No Yes. Fill in the details.	whether that incoments; pensions; reint case and you as income from each of the composition of the compositi	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. of income each (before exclusion) \$	les of other income are a dividends; money collect received together, list it o Do not include income the series income from source are deductions and asions)	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gros No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year: January 1 to	whether that incoments; pensions; reint case and you as income from each of the composition of the compositi	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. Grose each (before exclusive) \$\$ \$\$ \$\$ \$	les of other income are a dividends; money collect received together, list it on the control of	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gross No Yes. Fill in the details. From January 1 of current rear until the date you illed for bankruptcy: or last calendar year: lanuary 1 to ecember 31,)	whether that incoments; pensions; reint case and you as income from each of the composition of the compositi	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. of income each (before exclusion) \$	les of other income are a dividends; money collect received together, list it o Do not include income the series income from source are deductions and asions)	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gross No Yes. Fill in the details. From January 1 of current rear until the date you illed for bankruptcy: or last calendar year: January 1 to becember 31,)	whether that incoments; pensions; reint case and you as income from each of the composition of the compositi	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. of income each (before exclusion) \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	les of other income are a dividends; money collect received together, list it on the control of	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$
Include income regardless of and other public benefit paym winnings. If you are filing a jo List each source and the gros	whether that incoments; pensions; reint case and you as income from each of the composition of the compositi	ome is taxable. Example ental income; interest; have income that you ach source separately. of income below. of income each (before exclusion) \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	les of other income are a dividends; money collect received together, list it on the control of	ted from lawsuits; royalties; ar nly once under Debtor 1. nat you listed in line 4. Debtor 2 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$

abtar 1	Erik M	l Reau

Case number (if known)_____

First	Nam
1 1130	IVAIII

Middle Name

Last Name

Part 3:	List	Certain Paym	ents You	Made Before	e You Filed	for Bankruptcy		
6. Are eitl	her De	btor 1's or Debt	or 2's debt	s primarily co	nsumer debt	s?		
☐ No.	"incu	ırred by an indivi	dual primari	ly for a person	al, family, or h	bts. Consumer debts are cousehold purpose." ay any creditor a total of	e defined in 11 U.S.C. § 101(\$6.825* or more?	8) as
		No. Go to line 7.	,		, , ,	-,,	**,*==	
	_							
	t	he total amount	t you paid th	at creditor. Do	not include p	\$6,825* or more in one ayments for domestic suents to an attorney for the	ipport obligations, such	
	* Su	bject to adjustme	ent on 4/01/2	22 and every 3	years after th	at for cases filed on or a	fter the date of adjustment.	
✓ Yes	s. Deb	tor 1 or Debtor 2	2 or both ha	ve primarily	consumer del	bts.		
	Duri	ng the 90 days be	efore you file	ed for bankrup	tcy, did you pa	ay any creditor a total of	\$600 or more?	
	v 1	No. Go to line 7.						
	□ \	creditor. Do	not include	payments for d	domestic supp	\$600 or more and the to ort obligations, such as ye for this bankruptcy cas		
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for
						\$	\$	☐ Mortgage
		Creditor's Name						☐ Car
		Number Street						☐ Credit card
		Number offect						Loan repayment
								☐ Suppliers or vendors
		City	State	ZIP Code				Other
	-	•						
						\$	\$	☐ Mortgage
		Creditor's Name						☐ Car
		Number Street						Credit card
		Number Street						Loan repayment
								☐ Suppliers or vendors
		City	State	ZIP Code				Other
		Oity	State	ZIF Code				
		Creditor's Name				\$	\$	Mortgage
								Car
		Number Street						Credit card
								Loan repayment
								Suppliers or vendors
		City	State	ZIP Code				Other

<i>Insid</i> corp ager	nin 1 year before you filed for bankruptcy, did you ders include your relatives; any general partners; reporations of which you are an officer, director, persont, including one for a business you operate as a son as child support and alimony.	elatives of any on in control, or	general partners; partners; partners	artnerships of which nore of their voting	you are a general partner; securities; and any managing
U 1	Yes. List all payments to an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
			\$	\$	
	Insider's Name		Ψ	- Ψ	
	Number Street				
	Number Sites				
	City State ZIP Code				
				_	
	Insider's Name		\$	\$	
	Number Street				
	Number Street				
	City State ZIP Code				
an ir nclu v	City State ZIP Code sin 1 year before you filed for bankruptcy, did your sider? ude payments on debts guaranteed or cosigned by	an insider.	Total amount	Amount you still	account of a debt that benefited Reason for this payment
in ir nclu	City State ZIP Code in 1 year before you filed for bankruptcy, did you sider? ude payments on debts guaranteed or cosigned by	an insider.			
in ir nclu 2 N	City State ZIP Code in 1 year before you filed for bankruptcy, did you sider? ude payments on debts guaranteed or cosigned by	an insider.	Total amount	Amount you still	Reason for this payment
in ir nclu 2 N	City State ZIP Code in 1 year before you filed for bankruptcy, did you nsider? ude payments on debts guaranteed or cosigned by No Yes. List all payments that benefited an insider.	an insider.	Total amount paid	Amount you still owe	Reason for this payment
in ir nclu 2 N	City State ZIP Code in 1 year before you filed for bankruptcy, did you nsider? ude payments on debts guaranteed or cosigned by No Yes. List all payments that benefited an insider.	an insider.	Total amount paid	Amount you still owe	Reason for this payment
in ir nclu 2 N	City State ZIP Code In 1 year before you filed for bankruptcy, did you nsider? In a payments on debts guaranteed or cosigned by the state of the s	an insider.	Total amount paid	Amount you still owe	Reason for this payment
n ir nclu 🗆 N	City State ZIP Code sin 1 year before you filed for bankruptcy, did you naider? ude payments on debts guaranteed or cosigned by No Yes. List all payments that benefited an insider. Insider's Name Number Street	an insider.	Total amount paid	Amount you still owe	Reason for this payment
in ir nclu 2 N	City State ZIP Code In 1 year before you filed for bankruptcy, did you nsider? In a payments on debts guaranteed or cosigned by the state of the s	an insider.	Total amount paid	Amount you still owe	Reason for this payment
in ir nclu 2 N	City State ZIP Code sin 1 year before you filed for bankruptcy, did you naider? ude payments on debts guaranteed or cosigned by No Yes. List all payments that benefited an insider. Insider's Name Number Street	an insider.	Total amount paid	Amount you still owe	Reason for this payment
in ir nclu 2 N	City State ZIP Code sin 1 year before you filed for bankruptcy, did you naider? ude payments on debts guaranteed or cosigned by No Yes. List all payments that benefited an insider. Insider's Name Number Street	an insider.	Total amount paid	Amount you still owe	Reason for this payment
n ir nclu 🗆 N	City State ZIP Code sin 1 year before you filed for bankruptcy, did you nisider? ude payments on debts guaranteed or cosigned by No Yes. List all payments that benefited an insider. Insider's Name Number Street City State ZIP Code	an insider.	Total amount paid	Amount you still owe	Reason for this payment

Case number (if known)

City

Erik M Regul

Debtor 1

ZIP Code

State

D_{α}	htor	1

Erik M Regul

	logai		
irst Name	Middle Name	Last Name	

Case number (if known)_____

Within 1 year before you filed for bankrup List all such matters, including personal inju and contract disputes.						=
☐ No						
Yes. Fill in the details.						
	Nature o	of the case	Court or agen	CV		Status of the case
LVNV Funding LLC v. Andreotti	Collectio					
ase title:			Mercer Count	y Special C	ivil Part	— Pending
			Court Name			_
			175 S. Broad	Street		On appeal
			Number Street			Concluded
			Trenton	NJ	08650	
ase number DC-002927-18			City	State	ZIP Code	
ise number	Collectio	n; Date filed: 10/18/2018				
Cavalry SPV I, LLC v. Regul	Collectio	11, Date filed. 10/10/2010	Mercer Count	v Special C	ivil Part	[7] a
ase title:			Court Name	, -,		— Pending
			175 S. Broad	Stroot		On appeal
			Number Street	Olicel		Concluded
					22252	
DO 000400 10			Trenton City	NJ State	08650 ZIP Code	
ase number DC-006402-18			Oity	Otato	Zii Oodc	
✓ No. Go to line 11. ✓ Yes. Fill in the information below.	elow.					
		Describe the property			Date	Value of the property
		Describe the property			Date	Value of the property
		Describe the property			Date	Value of the property
Yes. Fill in the information below. Creditor's Name		Describe the property Explain what happened			Date	
Yes. Fill in the information below. Creditor's Name		Explain what happened			Date	
Yes. Fill in the information below. Creditor's Name		Explain what happened Property was repos			Date	
Yes. Fill in the information below. Creditor's Name		Explain what happened Property was repos Property was forec	losed.		Date	
Yes. Fill in the information below. Creditor's Name		Explain what happened Property was reposed Property was forect Property was garni	losed. shed.		Date	
Yes. Fill in the information below. Creditor's Name Number Street	^P Code	Explain what happened Property was repos Property was forec	losed. shed.	evied.	Date	
Yes. Fill in the information below. Creditor's Name Number Street		Explain what happened Property was reposed Property was forect Property was garni	losed. shed.	evied.	Date	
Yes. Fill in the information below. Creditor's Name Number Street		Explain what happened Property was repos Property was forec Property was garni Property was attact	losed. shed.	evied.		\$
Yes. Fill in the information below. Creditor's Name Number Street		Explain what happened Property was repos Property was forec Property was garni Property was attact	losed. shed.	evied.		\$Value of the propert
Yes. Fill in the information below. Creditor's Name Number Street City State ZIF		Explain what happened Property was repos Property was forec Property was garni Property was attact	losed. shed.	evied.		\$
Yes. Fill in the information below. Creditor's Name Number Street		Explain what happened Property was repos Property was forec Property was garni Property was attact	losed. shed.	evied.		\$Value of the propert
Yes. Fill in the information below. Creditor's Name Number Street City State ZIF		Explain what happened Property was repos Property was forec Property was garni Property was attact	losed. shed.	evied.		\$Value of the propert
Yes. Fill in the information below. Creditor's Name Number Street City State ZIF		Explain what happened Property was repos Property was forec Property was garni Property was attact	losed. shed.	evied.		\$Value of the propert
Yes. Fill in the information below. Creditor's Name Number Street City State ZIF		Explain what happened Property was reposed Property was forect Property was garni Property was attack Describe the property Explain what happened	losed. shed. hed, seized, or le	evied.		\$Value of the propert
Yes. Fill in the information below. Creditor's Name Number Street City State ZIF		Explain what happened Property was repost Property was forect Property was garni Property was attact Describe the property Explain what happened Property was repost	losed. shed. hed, seized, or le	evied.		\$Value of the propert
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Creditor's Name Number Street City State ZIF Creditor's Name Number Street		Explain what happened Property was repost Property was forect Property was garni Property was attact Describe the property Explain what happened Property was repost	losed. shed. hed, seized, or le ssessed. losed. shed.			\$Value of the propert

ounts or refuse to make a payment bec	•		
No			
es. Fill in the details.			
	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name	-	Wao takon	
		\$	1
lumber Street	-		
City State ZIP Code	Last 4 digits of account number: XXXX–		
/es List Certain Gifts and Contribut	itions		
in O common hadana was filed for his 1			
iii z vears neinre voll illen inr nankriini	tour did you also only aifte with a tatal value of	ue then CCOO new weeks	
	tcy, did you give any gifts with a total value of mor	re than \$600 per person?	
No	tcy, did you give any gifts with a total value of mor	re than \$600 per person?	
No	tcy, did you give any gifts with a total value of mor	re than \$600 per person?	
	tcy, did you give any gifts with a total value of mor	Dates you gave the gifts	Value
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you gave	Value
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	Value \$
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	Value
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you gave	Value \$\$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift		Dates you gave	Value \$\$
Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift		Dates you gave	Value \$\$
Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift		Dates you gave	Value \$\$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Sumber Street State ZIP Code		Dates you gave	Value \$\$
Gifts with a total value of more than \$600 per person Terson to Whom You Gave the Gift Street Street State ZIP Code		Dates you gave	Value \$\$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Jumber Street Sity State ZIP Code Person's relationship to you Gifts with a total value of more than \$600		Dates you gave the gifts Dates you gave	Value \$ Value
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Jumber Street Sity State ZIP Code Person's relationship to you Gifts with a total value of more than \$600	Describe the gifts	Dates you gave the gifts	\$ \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Street Street Person's relationship to you Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts Dates you gave	\$ \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Jumber Street Sity State ZIP Code Person's relationship to you Gifts with a total value of more than \$600	Describe the gifts	Dates you gave the gifts Dates you gave	\$\$ \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Street Street Person's relationship to you Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts Dates you gave	\$\$ \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Street Street Person's relationship to you Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts Dates you gave	\$\$ Value
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Street Street Person's relationship to you Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts Dates you gave	\$\$ Value

Case number (if known)

Erik M Regul

Middle Name

Last Name

Debtor 1

14. Wi	thin 2 years before you filed for bankrupto	cy, did you give any gifts or contributions with a total value	of more than \$600	to any charity?
	No Yes. Fill in the details for each gift or contri	bution.		
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
				¢.
	Charity's Name			Φ
				\$
	Number Street			
	City State ZIP Code			
Part	6: List Certain Losses			
	thin 1 year before you filed for bankruptc gambling?	y or since you filed for bankruptcy, did you lose anything be	ecause of theft, fire	e, other disaster,
V	No			
Ц	Yes. Fill in the details.			
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance	Date of your loss	Value of property lost
		claims on line 33 of Schedule A/B: Property.		
				\$
Part '	7: List Certain Payments or Trans	fers	1	
16. Wi	thin 1 year before you filed for bankruptc	y, did you or anyone else acting on your behalf pay or trans	fer any property to	anyone you
	nsulted about seeking bankruptcy or preplaced any attorneys, bankruptcy petition prep	paring a bankruptcy petition? parers, or credit counseling agencies for services required in yo	ur bankruptcy.	
	No			
	Yes. Fill in the details.			
		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			\$
				\$
	City State ZIP Code			
	Email or website address			

Case number (if known)

Erik M Regul

Middle Name

Last Name

Debtor 1

First Name Middle Name L	Case number (if the state Name	known)	
Filst Name Middle Name L	ist name		
	Description and value of any property transferred		Amount of payment
Person Who Was Paid	-	\$	
Number Street	_	\$_	
City State ZIP Code	-		
Email or website address	_		
Person Who Made the Payment, if Not You			
	otcy, did you or anyone else acting on your behalf pay or	r transfer any property to an	yone wh
onised to help you deal with your cred onot include any payment or transfer that	litors or to make payments to your creditors? you listed on line 16.		
No Yes. Fill in the details.			
	Description and value of any property transferred	Date payment or Ar transfer was made	mount of p

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

✓ No

☐ Yes. Fill in the details.

ZIP Code

State

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			
Jumber Street			
Sity State ZIP Code			
'erson's relationship to you			
erson Who Received Transfer			
umber Street			

// Ithin 10 years before you filed for bankruptere a beneficiary? (These are often called assert of the called ass	Description and value of the prope , Instruments, Safe Deposit y, were any financial accounts or other financial accounts; certif	rty transferred Boxes, and Storag r instruments held in y	e Units our name, or for your b	Date transfer was made
Yes. Fill in the details. Name of trust 8: List Certain Financial Accounts, Vithin 1 year before you filed for bankruptcy losed, sold, moved, or transferred? nclude checking, savings, money market, or prokerage houses, pension funds, cooperat	, Instruments, Safe Deposit y, were any financial accounts o	Boxes, and Storagrinstruments held in y	our name, or for your b	was made
Name of trust 8: List Certain Financial Accounts, Within 1 year before you filed for bankruptcy, losed, sold, moved, or transferred? Include checking, savings, money market, or Include checking, money money money market, or Include checking, money	, Instruments, Safe Deposit y, were any financial accounts o	Boxes, and Storagrinstruments held in y	our name, or for your b	was made
8: List Certain Financial Accounts, Within 1 year before you filed for bankruptcy losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	, Instruments, Safe Deposit y, were any financial accounts o	Boxes, and Storagrinstruments held in y	our name, or for your b	was made
8: List Certain Financial Accounts, Within 1 year before you filed for bankruptcy losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	y, were any financial accounts o	r instruments held in y	our name, or for your b	
8: List Certain Financial Accounts, Within 1 year before you filed for bankruptcy losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	y, were any financial accounts o	r instruments held in y	our name, or for your b	enefit,
8: List Certain Financial Accounts, Within 1 year before you filed for bankruptcy losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	y, were any financial accounts o	r instruments held in y	our name, or for your b	enefit,
Vithin 1 year before you filed for bankruptcy losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	y, were any financial accounts o	r instruments held in y	our name, or for your b	enefit,
Vithin 1 year before you filed for bankruptcy losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	y, were any financial accounts o	r instruments held in y	our name, or for your b	enefit,
Vithin 1 year before you filed for bankruptcy losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	y, were any financial accounts o	r instruments held in y	our name, or for your b	enefit,
losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	or other financial accounts; certi	ficates of deposit; shar		enefit,
losed, sold, moved, or transferred? nclude checking, savings, money market, o rokerage houses, pension funds, cooperat	or other financial accounts; certi	ficates of deposit; shar		-,
rokerage houses, pension funds, cooperat		•	es in banks, credit unio	
	tives, associations, and other fin	ancial institutions.		ons,
Yes. Fill in the details.				
	Last 4 digits of account number	Type of account or	Date account was	Last balance befor
		instrument	closed, sold, moved, or transferred	closing or transfer
			or transferred	
Name of Financial Institution	XXXX	Checking		\$
Number Street		Savings		
		Money market		
		Brokerage		
City State ZIP Code		Other		
		П., .,		
Name of Financial Institution	xxxx	L_Checking		\$
		LlSavings		
Number Street		Money market		
		Brokerage		
City State ZIP Code		Other		
o you now have, or did you have within 1 y	year hefore you filed for hankrun	tov any safa danosit h	ov or other denository	for
ecurities, cash, or other valuables?	our scrote you mou for summup	toy, any sale acposit s	ox or other depository	.01
No				
Yes. Fill in the details.	MI	B 11 11		B
	Who else had access to it?	Describe th	e contents	Do you still have it?
				□ No
Name of Financial Institution	Name			Yes
	· -			
Number Street	Number Street			

Case number (if known)_

Erik M Regul

Debtor 1

	Who else has or had access to it?	Describe the contents	Do you st have it?
Name of Storage Facility	Name		□No
			Yes
Number Street	Number Street		
City State ZIP 0	City State ZIP Code		
	Hold or Control for Someone Else that someone else owns? Include any prop	erty you borrowed from, are storing fo	or,
r hold in trust for someone.	, , , , , , , , , , , , , , , , , , ,	3	,
Yes. Fill in the details.	Where is the property?	Describe the property	Value
Owner's Name			\$
N	Number Street		<u> </u>
Number Street			
City State ZIP 0	City State ZIP Co	de	
•			
IDE Give Details About En	vironmental Information		
	vironmental Information		
he purpose of Part 10, the followin	g definitions apply:	erning pollution, contamination, releas	ses of
he purpose of Part 10, the followin nvironmental law means any feder azardous or toxic substances, was	ng definitions apply: ral, state, or local statute or regulation conce stes, or material into the air, land, soil, surfa	ce water, groundwater, or other medi	
he purpose of Part 10, the followin nvironmental law means any feder azardous or toxic substances, was icluding statutes or regulations co- ite means any location, facility, or p	g definitions apply: al, state, or local statute or regulation concestes, or material into the air, land, soil, surfantrolling the cleanup of these substances, we property as defined under any environmenta	ce water, groundwater, or other medit vastes, or material.	um,
he purpose of Part 10, the followin nvironmental law means any feder azardous or toxic substances, was icluding statutes or regulations co ite means any location, facility, or por used to own, operate, or utilize	ng definitions apply: ral, state, or local statute or regulation concestes, or material into the air, land, soil, surfantrolling the cleanup of these substances, we property as defined under any environmentalit, including disposal sites.	ce water, groundwater, or other medit vastes, or material. Il law, whether you now own, operate	um, , or utilize
the purpose of Part 10, the followin invironmental law means any feder azardous or toxic substances, was including statutes or regulations colite means any location, facility, or por used to own, operate, or utilize azardous material means anything	g definitions apply: al, state, or local statute or regulation concestes, or material into the air, land, soil, surfantrolling the cleanup of these substances, we property as defined under any environmenta	ce water, groundwater, or other medit vastes, or material. Il law, whether you now own, operate	um, , or utilize
the purpose of Part 10, the following invironmental law means any feder azardous or toxic substances, was accluding statutes or regulations colite means any location, facility, or porture to own, operate, or utilized azardous material means anything abstance, hazardous material, pollogical process.	ng definitions apply: ral, state, or local statute or regulation concestes, or material into the air, land, soil, surfaintrolling the cleanup of these substances, with property as defined under any environmental it, including disposal sites.	ce water, groundwater, or other medit vastes, or material. Il law, whether you now own, operate us waste, hazardous substance, toxic	um, , or utilize
the purpose of Part 10, the following invironmental law means any feder azardous or toxic substances, was accluding statutes or regulations confite means any location, facility, or provided to own, operate, or utilized azardous material means anything substance, hazardous material, pollow all notices, releases, and process	ng definitions apply: ral, state, or local statute or regulation concestes, or material into the air, land, soil, surfaintrolling the cleanup of these substances, with property as defined under any environmental it, including disposal sites. gan environmental law defines as a hazardolutant, contaminant, or similar term.	ce water, groundwater, or other meditorastes, or material. Il law, whether you now own, operate, us waste, hazardous substance, toxic when they occurred.	um, , or utilize
the purpose of Part 10, the following invironmental law means any feder azardous or toxic substances, was accluding statutes or regulations confite means any location, facility, or provided to own, operate, or utilized azardous material means anything substance, hazardous material, pollow all notices, releases, and process	ng definitions apply: ral, state, or local statute or regulation concestes, or material into the air, land, soil, surfaintrolling the cleanup of these substances, we property as defined under any environmentalit, including disposal sites. If an environmental law defines as a hazardolutant, contaminant, or similar term. The dedings that you know about, regardless of we	ce water, groundwater, or other meditorastes, or material. Il law, whether you now own, operate, us waste, hazardous substance, toxic when they occurred.	um, , or utilize
the purpose of Part 10, the followin invironmental law means any feder azardous or toxic substances, was including statutes or regulations colite means any location, facility, or por used to own, operate, or utilize azardous material means anything substance, hazardous material, pollort all notices, releases, and processas any governmental unit notified y	ng definitions apply: ral, state, or local statute or regulation concestes, or material into the air, land, soil, surfaintrolling the cleanup of these substances, we property as defined under any environmentalit, including disposal sites. If an environmental law defines as a hazardolutant, contaminant, or similar term. The dedings that you know about, regardless of we	ce water, groundwater, or other meditorastes, or material. Il law, whether you now own, operate, us waste, hazardous substance, toxic when they occurred.	um, , or utilize
the purpose of Part 10, the following invironmental law means any feder azardous or toxic substances, was accluding statutes or regulations confite means any location, facility, or progressed to own, operate, or utilized azardous material means anything substance, hazardous material, pollort all notices, releases, and processes any governmental unit notified you	g definitions apply: al, state, or local statute or regulation concestes, or material into the air, land, soil, surfantrolling the cleanup of these substances, or property as defined under any environmental, including disposal sites. If an environmental law defines as a hazardolutant, contaminant, or similar term. The dedings that you know about, regardless of we you that you may be liable or potentially liab	ce water, groundwater, or other meditorastes, or material. Il law, whether you now own, operate, us waste, hazardous substance, toxic when they occurred.	um, , or utilize
the purpose of Part 10, the following invironmental law means any feder azardous or toxic substances, was accluding statutes or regulations confite means any location, facility, or progressed to own, operate, or utilized azardous material means anything substance, hazardous material, pollort all notices, releases, and processes any governmental unit notified you	g definitions apply: al, state, or local statute or regulation concestes, or material into the air, land, soil, surfantrolling the cleanup of these substances, or property as defined under any environmental, including disposal sites. If an environmental law defines as a hazardolutant, contaminant, or similar term. The dedings that you know about, regardless of we you that you may be liable or potentially liab	ce water, groundwater, or other meditivastes, or material. Il law, whether you now own, operate, us waste, hazardous substance, toxic then they occurred. It under or in violation of an environm	um, , or utilize c nental law?
he purpose of Part 10, the followin invironmental law means any feder azardous or toxic substances, was acluding statutes or regulations colite means any location, facility, or por used to own, operate, or utilize azardous material means anything obstance, hazardous material, pollort all notices, releases, and proceed as any governmental unit notified your No	ig definitions apply: ial, state, or local statute or regulation concestes, or material into the air, land, soil, surfaintrolling the cleanup of these substances, we property as defined under any environmentalit, including disposal sites. If an environmental law defines as a hazardolutant, contaminant, or similar term. In the dings that you know about, regardless of we you that you may be liable or potentially liab	ce water, groundwater, or other meditivastes, or material. Il law, whether you now own, operate, us waste, hazardous substance, toxic then they occurred. It under or in violation of an environm	um, , or utilize c nental law?

Case number (if known)_

Erik M Regul

Middle Name

Debtor 1

Dehtor	1	

Erik M Regul

First Name Middle Name Last Name

Case number (if known)

25. Have you notified any governmental unit of any release of hazardous material?					
<u> </u>	No				
-	es. Fill in the details.	_			
		Governmental unit	Environmental law,	, if you know it	Date of notice
	Name of site	Governmental unit			
	Number Street	Number Street			
		City State ZIP Code			
	City State ZIP Code				
26. Have	you been a party in any judicial or adr	ninistrative proceeding under anv	environmental law	? Include settlements and ord	ders.
<u> </u>		,			
	ico. i iii iii die detailo.	Court or agency	Nature of the	C350	Status of the
		Court of agonoy	rature or the	0000	case
(Case title				Pending
		Court Name			On appeal
		Number Street			☐ Concluded
(Case number	City State ZIP Cod	le		
Part 1		siness or Connections to Any			
	iin 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership	n a trade, profession, or other act cany (LLC) or limited liability partn	ivity, either full-tim		ess?
L -	☐ An officer, director, or managing ex				
ـ	An owner of at least 5% of the votin		tion		
	No. None of the above applies. Go to Pa				
U 1	es. Check all that apply above and fill	in the details below for each busing Describe the nature of the business		Employer Identification number	
	Business Name	2000 IIO IIII III III DUOIII GO		Do not include Social Security no	umber or ITIN.
	Dusiness Italile			EIN:	
	Number Street			Dates business existed	
		Name of accountant or bookkeeper			
		o. accountant of bookkooper		From To	·
-	City State ZIP Code				
		Describe the nature of the business	S	Employer Identification number Do not include Social Security no	umber or ITIN
	Business Name			Do not include docidi decurity ili	umber of till.
				EIN:	
	Number Street			Dates business existed	
		Name of accountant or bookkeeper	-		
				From 1	Го
	City State ZIP Code				

		Last Name		
		Describe the nature of the bu		yer Identification number
Davis Name			Do not	include Social Security number or ITII
Business Name			EIN: _	
Number Street			Dates I	business existed
		Name of accountant or bookl	keeper From	То
City	State ZIP	Code		
hin 2 years before titutions, creditors No Yes. Fill in the det	, or other parti	ankruptcy, did you give a financial s es. Date issued	tatement to anyone about your	business? Include all financial
Name		MM / DD / YYYY		
Number Street				
City	State ZIP	Code		
2: Sign Below	,			
nswers are true an	d correct. I und bankruptcy ca	ntement of Financial Affairs and any lerstand that making a false statem use can result in fines up to \$250,00 571.	ent, concealing property, or ob	taining money or property by frau
C /s/ Erik M Regul		★ /s/ Ashley	M Regul	
Signature of Debtor	·1	Signature o		
		Date <u>07/26</u>	5/2019	
Date <u>07/26/2019</u>				
	— ional pages to	Your Statement of Financial Affairs		<i>uptcy</i> (Official Form 107)?

✓ No

☐ Yes. Name of person_

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

___. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Debtor 1

First Name Middle Name Last Name

Case number (if known)_____

Continuation Sheet for Official Form 107

9) Lawsuits

Case Title: LoanCare, LLC

Case Number: F-004540-19

Court Name: Mercer County Chancery Division

Court Address: 175 S. Broad Street, Trenton, NJ 08650

Case Status: Pending

Nature of the case: Forclosure; Date filed: 03/19/2019

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Erik M Regul	Middle Mosse	Leet Name
Debtor 2	First Name Ashley M Regul	Middle Name	Last Name
(Spouse, if filing)) First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the District of New Jersey	
Case number (If known)			 ,

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

 For any creditors that you listed in Part 1 of Schedule D: 0 information below. 	Creditors Who Have Claims Secured by Property (Offici	al Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's FAIR name:	☐ Surrender the property.	✓ No
Description of 2016 Hyundai Elantra GT property securing debt:	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	Yes
Creditor's name: Description of property securing debt:	□ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	□ No □ Yes
Creditor's name: Description of property securing debt:	□ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	□ No □ Yes
Creditor's name: Description of property securing debt:	□ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	□ No □ Yes

r any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G) in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).			
Describe your unexpired personal pro		Will the lease be assumed?	
.essor's name:		□No	
Description of leased property:		Yes	
essor's name:		□No	
Description of leased property:		Yes	
essor's name:		□No	
Description of leased property:		Yes	
.essor's name:		□No	
Description of leased property:		Yes	
essor's name:		□No	
Description of leased property:		Yes	
essor's name:		□No	
Description of leased property:		Yes	
Lessor's name:		□No	
Description of leased property:		Yes	
t 3: Sign Below			
nder penalty of perjury, I declare tha ersonal property that is subject to ar	t I have indicated my intention about any property of n า unexpired lease.	ny estate that secures a debt and any	
/s/ Erik M Regul	✗ /s/ Ashley M Regul		
Signature of Debtor 1	Signature of Debtor 2		

 $_{Date} \frac{07/26/2019}{\frac{\text{MM / DD / YYYY}}{}}$

 $_{Date} \frac{07/26/2019}{\frac{\text{MM}\,/\,\,\text{DD}\,\,/\,\,\,\text{YYYY}}{}}$

Fill in this information to identify your case:				
Debtor 1	Erik M Regul	Middle Name	Last Name	
Debtor 2	Ashley M Regul	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the District of New Jersey				
Case number (If known)				

Check one box only as	directed in	this	form	and	in
Form 122A-1Supp:					

- 1. There is no presumption of abuse.
- 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A–2).
- 3. The Means Test does not apply now because of qualified military service but it could apply later.

Column B

Column A

☐ Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

- 1. What is your marital and filing status? Check one only.
 - Not married. Fill out Column A, lines 2-11.
 - Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
 - ☐ Married and your spouse is NOT filing with you. You and your spouse are:
 - Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
 - Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Debtor 1	Debtor 2 or non-filing spouse
Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>3,322.37</u>	\$3,378.92
 Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in. 	\$_0.00	\$_0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm Gross receipts (before all deductions) Ordinary and necessary operating expenses Debtor 1 Debtor 2 \$0.00 \$0.00 - \$0.00		
Net monthly income from a business, profession, or farm \$0.00 \$0.00 here→	\$_0.00	<u>\$0.00</u>
6. Net income from rental and other real property Gross receipts (before all deductions) Ordinary and necessary operating expenses Debtor 1 \$0.00 \$0.00 -\$0.00 -\$0.00		
Net monthly income from rental or other real property \$0.00 \$0.00 here→	\$_0.00	\$0.00
7. Interest, dividends, and royalties	\$ 0.00	\$ <u>0.00</u>

Δ	ht	'n	r	1

Erik M	Regul		
irst Name	Middle Name	Last Name	

Case number (if known)_____

			Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8.	Unemployment compensation		\$ 0.00	\$_0.00	
	Do not enter the amount if you contend that the amount reunder the Social Security Act. Instead, list it here:	Ψ			
	For you				
_	For your spouse	Ψ			
9.	Pension or retirement income. Do not include any amount benefit under the Social Security Act.	unt received that was a	\$0.00	\$_0.00	
10.	Income from all other sources not listed above. Specir Do not include any benefits received under the Social Secas a victim of a war crime, a crime against humanity, or in terrorism. If necessary, list other sources on a separate p	curity Act or payments received nternational or domestic			
			\$0.00	\$ <u>0.00</u>	
			\$0.00	\$ <u>0.00</u>	
	Total amounts from separate pages, if any.		+ \$0.00	+ \$0.00	
11.	Calculate your total current monthly income. Add lines column. Then add the total for Column A to the total for C		\$ <u>3,322.37</u>	+ \$3,378.92	= \$6,701.28 Total current
Pa	rt 2: Determine Whether the Means Test App	lies to You			monthly income
12.	Calculate your current monthly income for the year. F	ollow these steps:			
	12a. Copy your total current monthly income from line 1	•		Copy line 11 here	\$ 6,701.28
	Multiply by 12 (the number of months in a year).				x 12
	12b. The result is your annual income for this part of the	form.		12b.	\$ 80,415.36
13.	Calculate the median family income that applies to yo	ou. Follow these steps:		_	
	Fill in the state in which you live.	NJ			
	Fill in the number of people in your household.	5			
	Fill in the median family income for your state and size of	household		10	_{\$} 134,465.00
	Fill in the median family income for your state and size of To find a list of applicable median income amounts, go or instructions for this form. This list may also be available a	nline using the link specified in the		13.	Ψ
14.	How do the lines compare?	a the bank aptoy didn't embe.			
	14a. Line 12b is less than or equal to line 13. On the t Go to Part 3.	top of page 1, check box 1, The	re is no presump	tion of abuse.	
	14b. Line 12b is more than line 13. On the top of page Go to Part 3 and fill out Form 122A–2.	e 1, check box 2, The presumpt	ion of abuse is de	etermined by Form 122A	-2.
Pa	rt 3: Sign Below				
	By signing here, I declare under penalty of perjury	y that the information on this sta	tement and in an	y attachments is true an	d correct.
	≭ /s/ Erik M Regul	x /s/	Ashley M Re	gul	
	Signature of Debtor 1		nature of Debtor 2		
	Date 07/26/2019 MM / DD / YYYY	Date	07/26/2019 MM / DD / YY	YY	
	If you checked line 146 de NOT Ell aug au Ella	Form 1994 9			
	If you checked line 14a, do NOT fill out or file If you checked line 14b, fill out Form 122A-2 a				
	ii you checked lille 140, illi out Foitii 122A-2 8	and me it with this lotti.			

A 1 Collections Svc 2297 State Highway 33 St Hamilton Square, NJ 08690 Cb/Vicscrt 220 W Schrock Rd Westerville, OH 43081

Ahf

201 Little Falls Dr Wilmington, DE 19808-1674 Citi/Cbna Po Box 6497 Sioux Falls, SD 57117

Alltran Financial, LP PO Box 610 Sauk Rapids, MN 56379 Citi/Cbna 701 E 60th St N Sioux Falls, SD 57104

American Honda Finance 201 Little Falls Dr Wilmington, DE 19808 Citi/Cbna Po Box 6497 Sioux Falls, SD 57117-6497

Apothaker Scian P.C. 520 Fellowship Road C306

Commercial Acceptance 2300 Gettysburg Rd Camp Hill, PA 17011

Mount Laurel, NJ 08054

Connectyourcare.com PO Box 872168 Kansas City, MO 64187

Bank Of America Po Box 982238 El Paso, TX 79998

> Crdtonebnk 585 S. Pilot Street Las Vegas, NV 89119

Barclays Bank Delaware Po Box 8803 Wilmington, DE 19899

> Credit Collection Services 725 Canton Street Norwood, MA 02062

CAC 2300 Gettysburg Rd Suite 102 Camp Hill, PA 17011

Credit Corp Solutions 121 W Election Rd Ste 20 Draper, UT 84020

Caine Weiner Po Box 55848 Sherman Oaks, CA 91413

Credit One Bank Na Po Box 98875 Las Vegas, NV 89193

Cap One Pob 978 Wood Dale, IL 60191

Erc

Cavalry Portfolio Serv Po Box 27288 Tempe, AZ 85285

FAIR PO BOX 206536 Dallas, TX 75320

Cb Indigo

Fia Card Services Po Box 982238 El Paso, TX 79998 Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227

Fth3rd Bk 5050 Kingsley Drive, Md 1moc2n Cincinnati, OH 45263

Genesis FS Card Services PO Box 4477 Beaverton, OR 97076

Genomind, Inc. 2200 Renaissance Blvd Suite 100 King Of Prussia, PA 19406

Helm Assocs 801 Bristol Pike Croydon, PA 19021

Inspire Federal Credit 3 Friends Ln Newtown, PA 18940

Iq Data International Po Box 3568 Everett, WA 98213

Jpmcb Card Po Box 15298 Wilmington, DE 19850

Kay 375 Ghent Rd. Akron, OH 44333-2668

Law Offices of Faloni & Associates, LLC 165 Passaic Avenue Suite 301B Fairfield, NJ 07004

Lead Bank D And 3rd Streets Garden City, MO 64747

Loancare Servicing Ctr 3637 Sentara Way Virginia Beach, VA 23452 Lvnv Funding Llc Po Box 1269 Greenville, SC 29602

MRS BPO, LLC 1930 Olney Avenue Cherry Hill, NJ 08003

McCabe, Weisberg & Conway, LLC 216 Haddon Avenue Suite 201 Westmont, NJ 08108

Ncc Business Svcs Inc 9428 Baymeadows Rd Ste 2 Jacksonville, FL 32256

Online Collections Po Box 1489 Winterville, NC 28590

Orangewood Associates LP 24 Elizabeth Lane Levittown, PA 19057

Pennsylvania Vascular Assoc, P.C. 700 Spruce St STE 101 Philadelphia, PA 19106

Phelan Hallinan Diamond & Jones, PC 400 Fellowship Road Suite 100 Mount Laurel, NJ 08054

Portfolio 120 Corporate Blvd, Ste 1 Norfolk, VA 23502

Portfolio Recov Assoc 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Portfolio Recovery Associates, LLC PO Box 12914 Norfolk, VA 23541

Princeton HealthCare System PO Box 41309 Dept. 400 Nashville, TN 37204 Radius Global Solutions LLC PO Box 390846 Minneapolis, MN 55439

Southwest Credit Syste 4120 International Pkwy Carrollton, TX 75007

State of NJ - Dept of Labor and Workforce Dev PO Box 951 Trenton, NJ 08625

Syncb/Amer 4125 Windward Plaza Alpharetta, GA 30005

Syncb/Hdna C/O P.O. Box 965036 Orlando, FL 32896-5036

Syncb/Ntwk Po Box 965036 Orlando, FL 32896

Syncb/Ppmc Po Box 965005 Orlando, FL 32896

Syncb/Walmart Dc Po Box 965024 Orlando, FL 32896

Syncg/Gap

Synergetic Communication, Inc. 5450 N.W. Central #220 Houston, TX 77092

System PO Box 64437 Saint Paul, MN 55164

Target Nb C/O Target Credit Services, Po Box 673 Minneapolis, MN 55440-0673

Target Nb 3701 Wayzata Bv Mailstop Minneapolis, MN 55416 Td Bank Usa/Targetcred Po Box 673 Minneapolis, MN 55440

Team Toyota 746 E Lincoln Hwy Langhorne, PA 19047

Toyota Mtr See Branch Listings Brea, CA 92621

Trenton Water Works PO Box 528 Trenton, NJ 08604

Wakefield & Associates 7005 Middlebrook Pike Knoxville, TN 37909

Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701

Welshmqty 4455 Arrowswest Drive Colorado Springs, CO 80907

Wffnatbank Cscl Dispute Tm Mac N8235 04m, Po Box 14 Des Moines, IA 50306

Wfhm Po Box 10335 Des Moines, IA 50306-0335

United States Bankruptcy Court District of New Jersey

In re:	Erik M Regul & Ashley M Regul	Case No.
	Debtor(s)	Chapter 7
	Verification	n of Creditor Matrix
true a	The above-named Debtor(s) here nd correct to the best of their know	eby verify that the attached list of creditors is vledge.
Date:	07/26/2019	/s/ Erik M Regul
		/s/ Ashley M Regul
		Signature of Joint Debtor

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	

\$15 trustee surcharge \$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court

District of New Jersey

I	In re Erik M Regul & Ashley M Regul	
		Case No.
D	Debtor	Chapter 7
	DISCLOSURE OF COMPENSATION OF ATTOR	NEY FOR DEBTOR
1	1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cert above named debtor(s) and that compensation paid to me within a petition in bankruptcy, or agreed to be paid to me, for services remarked the debtor(s) in contemplation of or in connection with the bankruptcy.	one year before the filing of the oldered or to be rendered on behalf of
v <u>F</u>	FLAT FEE	
	For legal services, I have agreed to accept	\$_1,000.00
	Prior to the filing of this statement I have received	
	Balance Due	\$_0.00
<u>F</u>	RETAINER	
	For legal services, I have agreed to accept a retainer of	\$
	The undersigned shall bill against the retainer at an hourly rate of	\$
	[Or attach firm hourly rate schedule.] Debtor(s) have agreed to parapproved fees and expenses exceeding the amount of the retainer.	y all Court
2.	. The source of the compensation paid to me was:	
	Debtor Other (specify)	
3.	. The source of compensation to be paid to me is:	
	Debtor Other (specify)	
4.	. I have not agreed to share the above-disclosed compensation are members and associates of my law firm.	n with any other person unless they
	I have agreed to share the above-disclosed compensation wire not members or associates of my law firm. A copy of the Agreeme f the people sharing the compensation is attached.	
5.	. In return of the above-disclosed fee, I have agreed to render legal s bankruptcy case, including:	service for all aspects of the
	a. Analysis of the debtor's financial situation, and rendering advi	ce to the debtor in determining

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be

whether to file a petition in bankruptcy;

required;

adjourned hearings thereof;

B2030 (Form 2030) (12/15)

- $d. \quad [Other\ provisions\ as\ needed] \\ a.\ Analysis\ of\ the\ debtor's\ financial\ situation,\ and\ rendering\ advice\ to\ the\ debtor\ in\ determining\ whether\ to\ file\ a\ petition\ in\ bankruptcy;$
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

 07/26/2019
 /s/ Robert Pinard, 021062004

 Date
 Signature of Attorney

Pinard Law LLC

Name of law firm 37 Robbinsville-Allentown Road Suite 500 Robbinsville, NJ 08691 rpinard@pinardlaw.com